

AN AERIAL VIEW OF A TYPICAL POST-WAR HOUSING ESTATE

HOW TO ABOLISH THE SLUMS

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ETC.

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TO
MY WIFE AND FELLOW-WORKER

PREFACE.

A FEW years ago I spent a fortnight in a Scottish town, noted for the beauty of its site and the squalor of its slums. The surrounding country is delightful ; nobody could want a better home than one of the well-built stone houses, with its pleasant garden, in one of the richer suburbs.

By contrast the housing of the poor is appalling. The usual accommodation is two bare and inconvenient rooms, with no fitting but a kitchen range and a sink. Uncomfortable for two persons ; impossible for a family, on civilised standards, to maintain either health or decency. Over half the population is housed in such two-roomed tenements. Often they are clean and well kept ; hundreds of mothers, by really heroic efforts, succeed in bringing up their children fairly well in spite of such conditions. But many fail. One often finds miserable children, living in the foul atmosphere of dark, damp rooms, with no place to play in except the street ; growing up with no vitality, no hope, no chance in life.

Let me quote from the report of the Scottish Board of Health for 1926 :—

“ Damp was present everywhere, the walls and ceilings of a large number of houses being literally soaking. Everywhere we noticed an almost total lack of sanitation, conveniences being few and for the most part being out of repair, and even in some cases leaking downstairs and even into the houses. Practically every property inspected was absolutely bug-ridden. The food itself will not keep owing to the damp and verminous condition of the holes

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CHAPTER I.

INTRODUCTION.

WE have built over a million houses since the war ; we are well on the way to solving the housing problem so far as the clerk and the artisan are concerned.

But we have done nothing for the poorer workers. The condition of the slums in which they are forced to live is probably worse to-day than it was at the end of the war. Overcrowding is almost certainly no less ; the condition of the houses is quite certainly much worse.

Everybody wants to "abolish the slums." But there is no real agreement as to what this hackneyed phrase really means. Murray's dictionary defines a slum as "a fully-populated neighbourhood where the houses and conditions of life are of a squalid and wretched character." Some people believe that there are a few black spots of this kind ; that all we have to do is to clear them out and build decent houses for the people living in them. For instance, speaking in the House of Lords in June, 1928, Lord Melchett said :—*

"Generally speaking, the working classes of this country are housed to-day in a manner far superior to that that existed in any previous period in this country's history, and far superior to that in which the working classes in any other country in Europe are housed to-day. . . . I agree that the slum problem still leaves a great blot on our whole social system. I went into the matter when I was Minister of Health, and was astonished to find how relatively small the problem was."

We can make the slum problem as large or as small as we like by adopting a suitable definition of the word "slum" ; there are no doubt many people who, with Lord Melchett, consider a few of our very worst areas as slums, and will be

* "Hansard," 20th June, 1928, column 574.

content when these areas have been dealt with. There are broadly two schools of thought in housing reform. The one holds that the main thing is to get house building back on to an economic basis ; that we should build as many houses as possible and let them at the lowest rents which will give a return on the money ; that when there is no further demand for these houses the housing problem is solved, with the exception of a few black spots in the slums which should be dealt with by special methods.

The other school holds that this policy would leave things practically as they are now, that millions of people would still be living in overcrowded conditions and in slums, and that merely to meet the economic demand of those who are prepared to pay economic rents for houses is no solution of the housing problem. They consider that the important thing is not the ability of the family to pay rent, but their need for house room. They will never be content until a good house is provided for every family at a rent which it can pay.

The outstanding feature of our post-war housing campaign has been to set a new standard of working-class housing. A family of children growing up in any of the million new houses has, so far as the house is concerned, as good a chance of health and strength as the child of a millionaire. That is a great achievement. And the challenging task now before us is to go on, consistently and steadily, building to this standard, until every family in the country is living in a really good house : a house in which the parents can live and bring up their children in full health of mind and body.

This is the aim which we propose to accept. Our task is to consider whether it can in practice be achieved, how long it will take, and what it will cost. We propose to deal in some detail with the question of overcrowding to show the necessity of doing away with it, and the means by which this can be done. We next proceed to consider whether the slums can by reconditioning be improved so as to be brought up to an acceptable standard, and in so doing we shall give some indications of the present condition of the slums. We do not, however, propose to show in any detail how bad the slum houses are, and how serious is their effect on human health and happiness. This has been so widely and effectively done in the reports of medical officers of health, and in numerous excellent books, and is so

generally recognised by the public that it seems unnecessary to go over the ground again. We assume that the country is determined not only to abolish what are commonly called slums, but to go further than this and to pursue a steady campaign of building good new houses, at the same time pulling down the worst of the existing houses, until every family is housed in something like the post-war standard house.

It is well to emphasize at this early stage that the slum problem is not, as is commonly thought, primarily a problem of destroying bad houses, but rather a problem of building good ones. The local authorities are often blamed because they have done almost nothing since the war in the way of slum clearances or the pulling down of old and insanitary property. They have been quite right because all over the country overcrowding is so bad that the pulling down of any house, however bad, only means worse overcrowding and forcing the people to live in still worse conditions. Roughly speaking, no local authority has, since the war, compulsorily closed any house until that house has been so dilapidated as to be likely to fall down and kill the occupants. The position will remain as it is until alternative accommodation is available at rents which the slum dwellers can pay. As soon as this is the case it is to be hoped that the people will voluntarily begin to move out of the slums ; if necessary the local authority has ample power to insist on this being done. The problem of getting people out of the slums is a relatively simple one as soon as proper alternative accommodation is available ; at the present time it is utterly insoluble.

This is the aspect of the housing problem on which the main stress will be laid throughout this book. How many houses are needed ; how can we build them and let them at such rents that the whole population can gradually be accommodated in the new houses. We hope to show :—

- (1) That overcrowding can be done away with within a reasonable period.
- (2) That the slums can be abolished within a generation.
- (3) That all this can be done at a cost which it is well within the power of the country to meet.

PART I.

SURVEY OF THE PRESENT POSITION.

CHAPTER II.

OVERCROWDING.

IN the first place it is necessary to consider the question of overcrowding. The worst feature of our slums to-day is, in many cases, not that the houses themselves are unfit for human habitation, but that far too many people are crowded into them.

The writer recently visited an old two-up and two-down house which had formerly been a beer house. The front room was used as a store for a motor bicycle and two ordinary bicycles and also as a shop ; articles of wearing apparel for sale hanging in the window made the room very dark.

When we went in we found the tenant, an old widow, with a grandchild, both of whom were ill, in one bed in the ground floor back room, which was about 12 ft. \times 12 ft. There were also in the same small room seven other people, two daughters, two unemployed sons-in-law and three grandchildren, sitting or standing about and getting through the time as best they could. On enquiry we found that the population of the house was as follows : (1) the back room downstairs was occupied by the tenant, her widowed daughter and one grandchild ; (2) the front upper room by another daughter with her husband and three children ; (3) the back upper room by a third daughter with her husband and two children ; and (4) in addition there was an unmarried son of the tenant who was said to sleep out.

The six grandchildren were being brought up under conditions which must make proper mental and bodily growth utterly out of the question. If the three families were to be

spread over three houses all exactly the same size and type, then the mothers might have some sort of a chance. To close down a house of this sort until alternative accommodation is available, at rents the people can pay, would be sheer madness. Any competent person inspecting such a house must admit that the chief difficulty in these cases is overcrowding, that until this has been dealt with satisfactorily, anything in the way of closing houses or of slum clearance can do nothing but harm. Yet the house is undoubtedly a bad one. It was condemned many years ago as "unfit for human habitation," but owing to the general overcrowding the authorities have been sensible enough to realise that it would do nothing but harm to enforce the order till alternative accommodation is available.

This case represents the kind of overcrowding that is very widespread in Manchester, but it is not only in the slums that overcrowding occurs ; it is often very prevalent in respectable neighbourhoods. For instance, a recent investigation made in Manchester's best residential suburb, gave curious results as regards the prevalence of overcrowding in a respectable street and a slum street respectively. C—— Street, although old, is emphatically not a slum. The street is wide, nearly all the houses have small front gardens and the tenants are respectable. Thirty-four houses were visited in this street, and in no less than ten, or 29·4 per cent., the bedroom accommodation was insufficient to allow the separation of adolescents and young adults of different sexes. In one house the parents, with five daughters and three sons of ages ranging from 10 to 26, occupied two bedrooms. In another case the parents, with seven sons and daughters of ages ranging from 10 to 27, had only two bedrooms. This family made the best of the situation by having the father and sons in one bedroom, and the mother and daughters in another. The same arrangement obtained in another house in this street. The people here have some standard of decency. The same investigation included another street about 200 yards or so away from the first. H—— Street is admittedly a slum, and the majority of the houses are condemned, but here the percentage of houses overcrowded was less, namely 25 per cent.

But there is no doubt that overcrowding is greatest in slum areas, where it adds to the evils of congested, airless streets and damp, dilapidated, and dark houses. Overcrowding not

only aggravates the evils of the slum, but makes it impossible to clear the slum. The worst feature of overcrowding is the mixing of growing girls and boys and young adults of both sexes in the same bedroom. The extent to which this is taking place at the present time must be appalling, but as we shall show later, there are no statistics available, except those relating to a few isolated investigations, which show the prevalence of this kind of overcrowding.

STANDARDS FOR MEASURING OVERCROWDING.

Before going further, it will be useful to examine the various standards by which overcrowding can be measured. The first is in common use, but, as we shall show later, it is too crude to be of much use ; the other two, which are better, are not as yet much used.

(1) *The number of persons per room.*

The standard used in the census is that a house is overcrowded if there are two or more persons per room, a child under 10 being counted as equal to half an adult. We propose to call this the "Registrar-General's standard." Other standards on the same basis of persons per room are sometimes used : for instance, Glasgow uses a standard of three persons per room ; a higher standard of $1\frac{1}{2}$ persons per room is sometimes used in less crowded districts.

(2) *The number of persons per bedroom.*

In Manchester a standard of $2\frac{1}{2}$ persons per bedroom is in use. This can, of course, be varied to 3, $3\frac{1}{2}$, or any other desired figure.

(3) *Provision for the separation of the sexes in sleeping rooms.*

On the third standard a house is held to be overcrowded unless the sleeping accommodation enables the parents to have one room, and boys and girls over 10 years of age to be separated. We shall call this the "sex standard." This can be varied by taking a different age for separating the boys and girls.

The Manchester Public Health Department adopted, in

1920, a system of applying both (2) and (3), and holds a house to be overcrowded if there are more than $2\frac{1}{2}$ persons per bedroom, or if there is not adequate sleeping accommodation to separate the sexes. We shall call this the "Manchester standard."

Five investigations have been made in Manchester during the last few years, in which the overcrowding results are recorded severally on the above standards. The results of these investigations are interesting in showing the immense variation in the extent of overcrowding according to the standard of measurement which is accepted. In particular, these investigations show that, where there is hardly any overcrowding according to the Registrar-General's standard, there may in fact be very serious overcrowding on a large scale:—

(1) The first investigation was an enquiry into overcrowding in Didsbury, a good suburb. Three working-class streets were selected, and every house carefully investigated; all the houses except six had only two bedrooms. It was found that out of 71 houses visited, only 4 were overcrowded on the Registrar-General's standard, but in no less than 22 cases there were sons and daughters, either adolescents or young adults, sharing the same room; that is to say, more than one-quarter of the houses inspected would be passed on the official standard as being satisfactory, although the proper separation of the sexes in the bedrooms was impossible.

(2) An enquiry made in 1928 in Ancoats, one of the central districts of Manchester, showed that out of 648 typical houses, only 4 per cent. were overcrowded on the Registrar-General's standard, whereas the sleeping accommodation was insufficient to allow of the separation of the sexes in 27 per cent.

(3) In 1921 a report was presented to the Public Health Committee by the Medical Officer of Health for Manchester in which, as a result of a house-to-house investigation in a certain portion of the city, he stated that "1574 houses have been visited; in only 13 houses was overcrowding met with. It will be seen that, taking the Registrar-General's method of measuring overcrowding there is but little overcrowding in this area." At the writer's request, the Medical Officer re-investigated these figures on the basis of 2.5 persons per bedroom, and found that instead of 13 there were no less than 216 houses overcrowded.

(4) Mrs. Barclay and Miss Perry, two qualified surveyors, obtained figures as to the number of occupants in 68 houses in Manchester. Thirty-seven houses were in a central slum condemned area, and were selected by taking two houses in each street. The remaining 31 houses were in the less congested districts at a penny or three-halfpenny car ride from the centre of the city. The latter were visited for comparison purposes, and the same principle of two houses in each street was adopted. The result of the investigation gave 15 houses out of 68 overcrowded on the standard of 2.5 persons per bedroom, and 13 on the standard of separation of sexes, while only 2 were overcrowded on the Registrar-General's standard.

(5) In 1926 the Medical Officer of Health investigated the housing conditions in connection with the first 1000 cases of infectious diseases which occurred in 1925. The percentage of overcrowding was measured separately on three standards, with the following results :—

On the Registrar-General's standard	13.6 % houses overcrowded.
On the standard of 2.5 persons per bedroom	38.8 % „ „
On the sex standard	31.6 % „ „

The following table gives a summary of the results of the above investigations, showing what the overcrowding was in each case on the various standards of measurement :—

SUMMARY OF INVESTIGATIONS INTO OVERCROWDING IN MANCHESTER.

	Number of Houses.	Percentage Overcrowded on Registrar-General's Standard.	Percentage Overcrowded on Standard of 2.5 Persons per Bedroom.	Percentage Overcrowded on Standard of Separation of Sexes.
In vestigation 1	71	6	—	31
„ 2	648	4	—	27
„ 3	1574	1	14	—
„ 4	68	2.9	22	19.1
„ 5	1000	13.6	38.8	31.6

A careful consideration of these figures, having regard to the district and the type of house in each case, would seem to

indicate that the average overcrowding in the whole city, which on the Registrar-General's standard is 7·9 per cent., would be at least 25 per cent., or three times as high, on either of the other standards.

Overcrowding in Manchester is therefore very serious, and far more widespread than the official figures of the Registrar-General would lead people to suppose.

In London overcrowding is so much worse as to be on an entirely different scale. In the congested districts of London the majority of the houses contain several families, and almost every room is used both for sleeping and living.

A careful analysis was specially made for the writer of the conditions in one whole street, containing 30 houses, in Somer's Town, mostly six-roomed, though a few had basements in addition. The street has recently been acquired by the St. Pancras House Improvement Society, and the houses will ultimately be demolished and replaced by flats. The table given below was compiled from the sheets relating to each tenancy at the time the houses were taken over by the Society. In this street, which is fairly typical of congested districts in central London, only 4 houses out of 30 are occupied by one family, and only 8 families out of 88 in sublet houses have a living room as such.

Analysis of overcrowding in 26 sublet houses in — Street, Somer's Town, N.W. 1. (The street contains 30 houses, 4 of which are occupied by, as they were built for, one family, and are therefore excluded from the table) :—

No. of houses	.	.	.	.	.	.	26
No. of rooms	.	.	.	.	.	.	158
No. of families	.	.	.	.	.	.	88
Average no. of families per house	.	.	.	.	.	.	3·4
Maximum no. of families per house	.	.	.	.	.	5	
Minimum	"	"	"	"	.	2	
Total no. of persons	.	.	.	.	.	.	417
No. of persons over 14	.	.	.	.	.	262	
" " under 14	.	.	.	.	.	155	
Average no. of rooms per family	.	.	.	.	.	.	1·8
" " persons per room	.	.	.	.	.	.	2·6

No. of families overcrowded :—

- | | |
|--|----------------------|
| (1) On the Registrar-General's standard | 41 or 46.5 per cent. |
| (2) On standard of 2.5 persons per bedroom | 28 „ 31.8 „ |
| (3) On standard of separation of sexes | 14 „ 15.9 „ |

Worst examples of overcrowding :—

- (a) Nine persons in one room.
Man and wife.
Sons, 15, 13, 6 and 3.
Daughters, 18, 4 and 1.
- (b) Eight persons in one room.
Man and wife.
Sons, 14, 8, 5 and 3 months.
Daughters, 12 and 3.
- (c) Thirteen persons in two rooms.
Man and wife.
Sons, 21, 18, 16, 14, 12, 10, 5 and 3.
Daughters, 8, 5 and 2 months.
- (d) Eleven persons in two rooms.
Man and wife.
Sons, two over 14 and three under 14.
Daughters, one over 14 and three under 14.

Highest no. of persons per house :—

- (a) Twenty-five persons in six-roomed house.
- (b) Twenty-one persons in six-roomed house.

No. of families having separate living room not used for sleeping in 8

This shows that actually 46.5 per cent. of the families in this group were overcrowded on the Registrar-General's standard, as against the highest found in the various Manchester investigations of 13.6. On the other hand, it is interesting to note that the overcrowding on the basis of bedrooms is only 31.8 in Somer's Town, and that measured in this way Manchester overcrowding is almost as bad. The discrepancy is due to the fact that in London nearly all the rooms are used

as bedrooms, whereas in Manchester the two-up and two-down house is the commonest type, so that there are two living rooms to each two bedrooms. Under London conditions the Registrar-General's standard gives a good measure of overcrowding; under Manchester conditions it is almost useless, and the bedroom standard is the only one which gives an indication of the correct facts.

In Bermondsey* a special census of housing, covering a total of 29,284 families, was taken in 1927, with the following result :—

" It was discovered that 2763 families were living in conditions exceeding the London County Council standard of two persons per room, and this figure was arrived at as follows :—

3 persons per room	.	.	1902 families.	
4 " " "	.	.	585 "	
5 " " "	.	.	192 "	
6 " " "	.	.	55 "	} 276 families.
7 " " "	.	.	24 "	
8 " " "	.	.	2 "	
10 " " "	.	.	2 "	
11 " " "	.	.	1 "	
<hr/>				2763 families.

" This, however, is somewhat of an understatement, as 6634 families were given as living two persons per room, but, in fact, the figure includes a great number of cases of families living five persons to two rooms."

The total number of families who are living in Bermondsey two or more persons per room is accordingly 9397, or well over 30 per cent. of the total number of families.

In Scotland conditions are even worse than in London. For instance, in Glasgow the standard adopted by the Medical Officer of Health as a measure for overcrowding is not the English standard of more than two persons per room, but the even worse standard of more than three persons per room. In his report for 1926 he states, on page 190, that he has caused a survey to be made of one-apartment houses in the central division of Glasgow, with the result that 41 per cent. of the houses were actually found to contain more than three persons

* See Report of Medical Officer of Health, 1927.

per room. In his report for 1927 he states that there are in Glasgow—

20,000 two-apartment houses containing 7 to 9 persons.

1,600 one-	„	„	„	7	„	9	„
62	„	„	„	„	10	„	12

The Medical Officer of Health of Camlachie, in his report for 1927, stated that “In the Northern Division there were several single-room houses with thirteen people in each room, and in one two-roomed house in the South-Western Division there were twenty-nine people.”

We are now in a better position to realise what overcrowding really means, and why the Registrar-General's official figures do not reveal anything like the true extent of the evil.

They are, however, useful as a rough basis of comparison. If we turn to the 1921 census we find that 9·6 per cent. of the population of England and Wales—that is to say, $3\frac{1}{2}$ million persons—were living under overcrowded conditions. That is the official measurement of overcrowding on a standard which we have shown does not give a true picture of the case.

The percentage of the population overcrowded on the Registrar-General's standard in certain representative areas can be stated as follows :—

	Per Cent.
City of Manchester	7·9
England and Wales	9·6
The County of London	16·1
Metropolitan Borough of Bermondsey	23·2
Metropolitan Borough of Shoreditch	32·0

We have shown in some detail the extent and seriousness of overcrowding in Manchester. We now find that Manchester is well below the national average: the percentage of persons living in overcrowded conditions in London taken as a whole is twice as great, in Bermondsey three times, in Shoreditch four times. We have shown that Bermondsey has 276 families living four or more persons per room, including in one case, eleven persons in one room. One could only wonder what a detailed survey of Shoreditch would reveal.*

* Since the above was written the Shoreditch Survey Group has produced a report on housing in that borough which the *Spectator* of 20th October, 1928, reviewed under the title of “The Human Sardines of Shoreditch.”

NEED FOR A DEFINITE STANDARD OF OVERCROWDING.

It may be assumed that nobody can read the facts here quoted without being shocked by the picture of human misery and degradation which they imply. Even so, it seems clear that the position is not fully understood, or we should not have such a widely prevalent idea that the local authorities are neglecting their duty in not proceeding straight away to pull down and clear the worst slums. The facts given are sufficient to show that overcrowding is at the present time so bad in most large cities that nothing in the way of demolishing or closing down houses is practical politics. Any such action would only add to the already appalling overcrowding.

But if the building of new houses, and especially cheaper houses, continues at the present rate, it may be hoped that the situation will shortly change. The clearing of slum areas, the closing of individual unfit houses and the prevention of overcrowding, will then become matters of practical and immediate importance for every local authority.

It will then be urgently necessary that we should know what we mean by overcrowding, that there should be a generally accepted standard which would enable a local authority to satisfy itself that there was reasonable alternative accommodation available before it began to take drastic steps by enforcing closing orders, or by prosecution, for the purpose of preventing overcrowding where bad cases occur. It is therefore of the first importance that there should be a recognised and satisfactory standard of what constitutes overcrowding. I assert, without fear of contradiction, that no such standard exists to-day.

LIMITED VALUE OF THE OFFICIAL STANDARD.

The standard which is at present all but universally accepted is that adopted by the Registrar-General for the purpose of the census ; viz. that a house is overcrowded when there are more than two adults for each room,* a child under 10 being counted as equal to half an adult. Taking what is perhaps the ordinary working-class house to-day—two bedrooms and two

* A "room" is defined as a bedroom, living-room, or kitchen. Landings and bathrooms are not reckoned as rooms, nor sculleries, unless they are used for meals.

living rooms—such a house would on this standard not be overcrowded until there were more than eight adults living in it.

“ Not Overcrowded ”—Officially.

Consider what this means. One house of this type in a residential suburb of Manchester is occupied by the following family: the parents, a daughter aged 20, and three young children occupy one bedroom; sons aged 19 and 16 and a daughter, 12, occupy the other; that is to say, nine persons, or, counting children under 10 as one-half, $7\frac{1}{2}$ adults. According to the accepted standard this house is not overcrowded.

Take a further instance. Another family living in a four-roomed house consists of daughters aged 13, 11, 8, $2\frac{1}{2}$, 6 months, sons aged 16 and 14. The parents and the two babies sleep in one bedroom. The other room contains two fair-sized beds; the two boys sleep in one, the three girls in the other. There is a passage a foot wide between the beds, and a wider passage on one side where the door is. This contains a small washing stand, the only furniture apart from the beds. There is no room even for a chair. Common decency is utterly out of the question, yet, according to the Registrar-General's standard, there is no overcrowding. Indeed, another child of 8 might be squeezed into one of the bedrooms, and even then the house would not be “overcrowded” according to this extraordinary standard. It should be added that the family occupying this house is most respectable. The parents feel the position keenly, and are willing, and indeed most anxious, to pay a higher rent for a suitable house.

It is true that the Registrar-General states in the general report on the 1921 census, which was not issued until 1927, that while the ratio of more than two persons per room was selected for the purpose of measuring the prevalence and distribution of overcrowding conditions, “its use implies no judgment whatever as to what in fact constitutes overcrowding.”* But, he himself proceeds, later on in the same report,† to use it as a standard, with the result that it is generally accepted; almost every Medical Officer of Health uses it as the official standard in his housing reports.

* P. 42.

† P. 47.

THE RIGHT BASIS FOR A STANDARD OF OVERCROWDING.

The two cases we have given are enough to make it clear that the Registrar-General's standard of overcrowding is not good enough. Public opinion, once informed of the facts, would never for one moment tolerate it as satisfactory.

The simplest way of improving the standard is of course to reduce the number of persons per room ; to take, for instance, one and a half persons per room instead of two. Figures published in the census show that on this basis no less than nine million persons, or 25 per cent. of the population, were living in overcrowded conditions in 1921. But it is a question for serious consideration whether this crude basis is any real guide. The crux of the question is sleeping accommodation. As the children grow up, every family which includes boys and girls arrives at a stage where three bedrooms are necessary ; even a family with one son and one daughter requires three bedrooms, if the father and mother are to be able to sleep in one room, as should surely be the case, and the son and daughter to have separate bedrooms. The separation of the sexes in bedrooms, so as to preserve elementary decency, is one of the fundamental problems of overcrowding which is entirely ignored by the Registrar-General's standard.

The evil results of forcing adolescents and adults of both sexes to share the same room are so obvious that there is no need to stress them. Any standard of overcrowding that is worthy of the name must certainly include the condition that there shall be adequate bedroom accommodation to enable the parents to have one room, and the boys and girls to sleep separately. It is therefore the number of bedrooms, rather than the total number of rooms, which is important from the point of view of decency. It is also important from the point of view of health. Eight hours out of the twenty-four are usually spent in the bedroom ; far less in the living room. Ample air space and ventilation in the bedroom are therefore essential to health ; overcrowding in the bedroom is likely to be more serious than in the living room.

A PROPOSED NEW STANDARD.

Bedroom accommodation and sex separation are therefore the two essentials. Both are ignored in the Registrar-General's

standard, or any other standard based merely on the number of persons per room.

In 1920 the Manchester Public Health Committee adopted the following standard of overcrowding :—

- (a) Not more than 2·5 persons per bedroom, a child under 10 being counted as half a person.
- (b) Such accommodation that the parents shall be able to occupy one bedroom, and that otherwise the sexes shall be properly separated as regards persons over 10 years of age.

This standard has been constantly applied in their enquiries by Medical Officers of Health in Manchester since that date, and no difficulties whatever have been experienced in using it. Some of the results given in the five investigations referred to on page 8 show how little guidance as to the extent of real overcrowding the Registrar-General's standard affords.

Nobody could contend that the Manchester standard is unduly high as an ideal to work towards. It is true that it is too high to be used as a standard for prosecution in connection with overcrowding for many years to come, but the important thing is that a new overcrowding standard should be adopted for the next census, and that it should be based not on the number of persons per room, but on the separation of the sexes and on the number of persons per bedroom.

No standard based on the number of persons per room, however high, can give useful information on the two vital points of sex separation and bedroom crowding. It is essential that we should know the number of persons per bedroom. If in addition it should be possible to give information as to sex separation we should have for the first time the information to enable us to estimate the number and size of the new houses needed to house the population properly.

NOTE ON THE NEED FOR AMENDING THE FORM OF THE CENSUS RETURNS ON OVERCROWDING.

There are two points on which the census returns on housing should be improved. In the first place, houses with four rooms are classified under the same heading as those with five. This obscures the important question as to whether the house

is a two- or three-bedroomed house ; one of the points on which every housing committee is constantly requiring information as a basis for their building programme. The census gives no information on this point ; in most towns the four-roomed house is the two-up and two-down type, and has therefore two bedrooms ; the five-roomed has three. It is important therefore that the four- and five-roomed houses should be separately shown.

Secondly, it would be desirable to go a step further and to show not only the number of rooms in the house but the number of bedrooms. In London and a few other places it is a difficult thing to do, as people living in flats use rooms for living or sleeping purposes according to their need or fancy. But the vast majority of the population live in cottages of which the upstairs rooms are bedrooms, the downstairs rooms are emphatically not bedrooms. In most parts people will put up with immense inconvenience rather than lose caste by letting a son or daughter sleep downstairs. No doubt it may be very foolish of them, but it is a fact, and could and should be so recorded by the census as a basis for one of the most important aspects of overcrowding statistics.

CHAPTER III.

RECONDITIONING.

It is often suggested that, bad though the slums are, a great deal can be done to improve them by repair and reconstruction. We are constantly hearing nowadays that "reconditioning" is the cure for the slum problem. Mr. Chamberlain recently indicated in the House of Commons * that this was the right line of progress. He said that in 1926 "over 600,000 houses were reconditioned and put into a fit sanitary and habitable condition in the various towns throughout the country. Surely that contrast between the rate at which we can improve slum property by dealing with it by the drastic method of slum clearance, or the less drastic but perhaps more practical method of slum improvement, may give us some hint as to the direction in which we might move if we really want to make speedy progress." This is an interesting indication of the mind of the Government, and makes it necessary to consider whether, in fact, reconditioning may be an important item in the improvement of slum conditions.

The first question on which it is necessary to be clear is the meaning of the word "recondition." When Mr. Chamberlain says that 600,000 houses were reconditioned in 1926 he clearly uses the word as meaning nothing more than ordinary repairs. This is contrary to the general practice. The word is normally used to mean building alterations on a substantial scale, either to a single house or to a group of houses, in such a way as to bring the houses more into conformity with modern ideas of health and convenience. We shall accordingly use the word as excluding the mere repair of a house, and involving a substantial measure of reconstruction. A number of examples given later in this chapter will make clear what is meant by "reconditioning."

* "Hansard," 15th May, 1928, column 889.

How much is there in reconditioning? To what extent can it be made to contribute to the solution of the slum problem?

The only way to get a reliable answer to this question is by a study of what has been done in the past and of what still remains to do. As it happens, reconditioning has, so far as we can discover, been carried out more systematically and effectively in Manchester than in any other town, and a study of the Manchester results would seem to provide the best basis of a judgment, both as to the results that can be obtained by reconditioning, and the field that remains for this class of work.

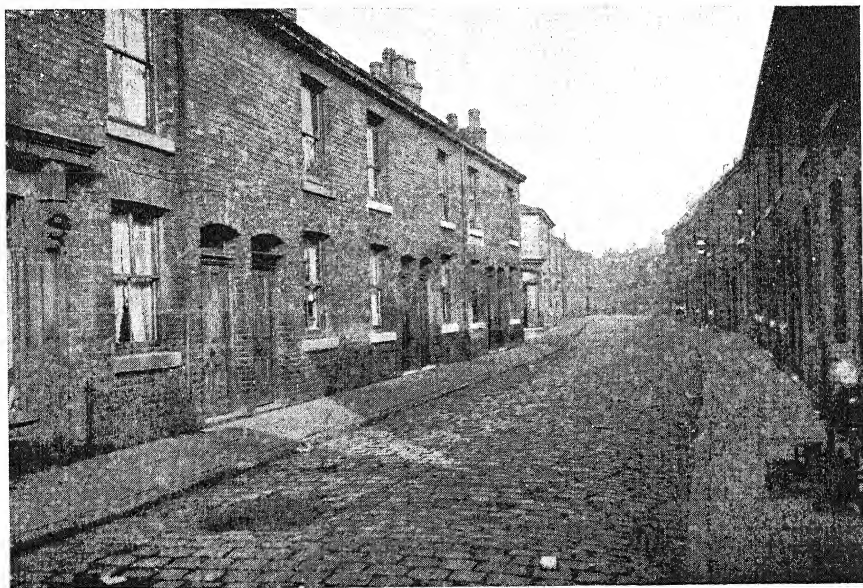
In order to understand the reconditioning work that has been done, it will be necessary first to make a short survey of the different types of houses that have been built in Manchester at different dates.

Pre-Bye-law Building.

Up to 1868 the speculative builder was free to build whatever type of house he thought would command a ready sale. The only limitation was a local Act of 1830 which required that all streets and courts should be at least 24 feet wide. He could, and did, in the poorest parts, crowd as many houses on the acre as space would hold, and when he had built two rows of houses along a narrow street he could add several courts, disposed at intervals along the street, containing still more houses. He could build his houses back-to-back or "blind," i.e. with no doors or windows on the back. He was under no necessity to provide yards or air space round the houses. He had no trouble about foundations: stone flags were frequently laid on the bare earth and there was no compulsion to put in a damp-proof course. Windows might be the smallest size possible, and often were not made to open. Even when houses were not built back-to-back they had very little space at the back, and sanitary accommodation in the form of a privy midden was frugally allotted to several houses, often at a considerable distance. One water tap would serve several houses. The 1829 maps show a pump in each street which was possibly the sole water supply. The photograph of a court now demolished shows one water tap *fixed on the face of a pail-closet* for a whole row of houses!



PRE BYE-LAW COURT



1870 STREET

The result was conglomerated masses of dark, damp, and airless houses. The maximum density of houses to the acre in some parts of the city was probably 65 or 70.

The following revolting description of the housing of this period is taken from Mrs. Gaskell's novel, "Mary Barton," published in 1848 :—

“ And so they went along till they arrived in Berry Street (off Store Street). It was unpaved ; and down the middle a gutter forced its way, every now and then forming pools in the holes with which the street abounded. Never was the old Edinburgh cry of ‘ Gardez l’eau ! ’ more necessary than in this street. As they passed, women from their doors tossed household slops of every description into the gutter ; they ran into the next pool, which overflowed and stagnated. Heaps of ashes were the stepping stones, on which the passer-by, who cared in the least for cleanliness, took care not to put his foot. . . . Some steps led down to a small area, where a person standing would have his head about one foot below the level of the street, and might at the same time, without the least motion of his body, touch the window of the cellar and the damp muddy wall right opposite. You went down even one step from the foul area into the cellar in which a family of human beings lived. It was very dark inside. The window-panes of many of them were broken and stuffed with rags, which was reason enough for the dusky light that pervaded the place even at midday. The smell in the cellar was so fetid as almost to knock the two men down. Quickly recovering themselves, as those inured to such things do, they began to penetrate the thick darkness of the place, and to see three or four little children rolling on the damp, nay wet brick floor, through which the stagnant, filthy moisture of the street oozed up. . . . ”

That this lurid account of housing conditions in a book of fiction was no exaggeration may be gathered from the reports of Dr. John Leigh, the first Medical Officer of Health for Manchester, who was appointed on 4th March, 1868. In his first report, which was presented to the Health Committee on 22nd November, 1869, he refers to the fact that 187 cellar dwellings had been closed as unfit for human habitation since

the first organisation of the committee. As the committee was only constituted on 1st April, 1868, just a month after the appointment of the Medical Officer of Health, it is clear that it must have contained some keen and prompt housing reformers. Dr. Leigh continues in his report as follows :—

“ So numerous were the inhabited cellars of Manchester a few years ago, that it might well be considered a city of cave-dwellers, with this disadvantage in comparison with Ethiopia in ancient times, that the modern caves were all underground whilst those of olden times were excavated above the level of the roads. . . . When we consider that even the air which finds access to these sunken habitations is obtained from the level of the sewer openings, and that, in many instances, the invigorating rays of the sun never reach their interior, it can excite no surprise that the blanched and flabby children of which they are the homes, grow up into the stunted men and women that crowd the streets of manufacturing towns.”

In his 1872 report, Dr. Leigh records that :—

“ At a very early period after the formation of the Health Committee attention was directed to the general condition of the ash-pits and privies within the city. Most of them were found to be open cess-pools—pestilential, fever-breeding, seething masses of putridity.”

The First Bye-laws of 1868.

After 1868, when the first bye-laws were made under the Manchester Improvement Act of 1865, each new house had to have its own open yard at the back, of not less than 70 sq. ft. This effectually prevented any further building of back-to-back houses. Each new street must be at least 30 ft. wide; if the buildings exceeded two storeys, 36 ft. wide, and if more than three storeys, 48 ft. wide. Each room must be 9 ft. in height, and rooms used for sleeping and living must have an aggregate window area of not less than 10 sq. ft.

These bye-laws checked the cramming of houses as tightly as possible on the ground, and provided for a certain amount of access and light to dwellings. Although there was a provision

for small separate yards, space at the back between the dwellings was often very narrow. Back passages not more than 5 ft. in width were permitted.

The houses built after 1868 were a great improvement on the unregulated building prior to 1868, but the so-called "Bye-law Street" is far from beautiful. It consists of long, straight, monotonous rows of narrow-fronted houses, built right on the street without front gardens and with only a small enclosed yard at the back. It did not occur to the framers of the bye-laws that air space between rows of houses could be obtained by gardens, just as well as, and more cheaply than, by a paved street.

Dr. Leigh, in his 1878 report, commenting on the houses built since the introduction of building regulations, notes the improvement as regards air space and the provision of separate yards, but regrets that the houses are jerry-built.

"They are built to pay, of course, and very few of them are cellared or have any ventilating space underneath the ground floor, which is flagged; the walls are thin and porous, and therefore it is probable that many of them are damp."

These bye-laws did not insist on damp-proof courses, neither was separate sanitary accommodation or water supply required for each house. The only regulation referring to sanitary accommodation is that the situation, dimension, and construction of every privy, ash-pit or cess-pool shall be subject to the approval of the Corporation.

1890 *Bye-laws*.

New bye-laws were made in 1890, based on the model bye-laws of the Local Government Board. They provided for an open space of at least 36 ft. co-extensive with the frontage of every dwelling-house, and a space of 150 sq. ft. at the back of, and exclusively belonging to, such dwelling-house. There must be 15 ft. across to adjoining premises at the rear. Damp-proof courses were required, and the greatest density to which it was possible to build was about 40 houses to the acre. Under a local Act of 1881 the Corporation already had powers to

require proper water-closet accommodation to be installed in houses.

To the period after 1890 belong the better type of working-class houses found in the outlying districts. They are still in long rows, in not very wide streets and have no gardens. They are narrow-fronted, but some have bay windows, and five-roomed houses become more common. The third small bedroom is found over the projecting scullery. Baths are rarely found in these houses.

The Bye-laws of 1908.

The bye-laws of 1908, which are still in force, require an open space in front of dwellings of at least 42 ft., and 250 sq. ft. of open space at the rear. Since then the whole situation has been changed by the Town Planning Act and the adoption by the Corporation of twelve houses to the acre as the maximum permitted under its various schemes.

Finally, we have the new Corporation house, built according to the recommendations of the Tudor Walters Committee and the requirements of recent Acts of Parliament.

It is interesting to look back over a century of housing in Manchester and to compare the insanitary hovels of 1828 with the houses we are building in 1928. The photograph of Corporation houses illustrates the change very strikingly. The steady rise in the minimum standard demanded by the bye-laws, and the more rapid rise required by post-war Housing Acts, show how public opinion has changed, and record an advancing standard of civilisation which could not be equalled by any previous century in the world's history. When we remember that only 83 years have passed since a Government Commission reported that Manchester had 4443 cellar dwellings, housing a population of 18,217, and then look at the great housing estates in our outer suburbs, we realise what extraordinary progress has been made. The house which the Corporation is to-day building for the working classes—light, airy, spacious, and equipped with modern amenities—is one in which any family can be brought up as healthily as in a palace.

The evolution of bye-laws and standards is nearly finished. The task before us in the next century is to enforce our standards ; to house the whole of the working classes of Manchester in houses as good as those which are now being built.



1895 STREET



MANCHESTER CORPORATION HOUSES, 1922

HISTORY OF RECONDITIONING IN MANCHESTER.

There must have been some progressive and enterprising people on the Manchester City Council in 1867. They secured a clause in the local Act of that year, which is a better and more effective clause for the carrying out of reconditioning work than is incorporated in national legislation to-day. The clause, which is Section 41 of the Manchester Corporation Act of 1867, reads as follows :—

“ 41. In any case where it is certified to the Corporation by an Inspector of Nuisances, or by any two Medical Practitioners, that any Building or Part of a Building is unfit for human Habitation, the Corporation may by their Order, affixed conspicuously on such Building or Part of the Building, declare the same is not fit for human Habitation, and shall not, after a Date therein to be specified, be inhabited ; and any Person who shall, after the Date or Time mentioned in such Order, let or Occupy, or continue to let or occupy, or knowingly suffer to be occupied, such Building or Part of a Building, shall be liable to a Penalty not exceeding Five Pounds, and for a continuing Offence not exceeding Forty Shillings for every Day during which the Offence may continue : Provided always that if at any Time after such Order the Corporation shall be satisfied that such House has become or been rendered fit for human Habitation, they may revoke their said Order, and the same shall thenceforward cease to operate.”

The early records of action taken under this clause cannot be traced, but probably the closing of cellar dwellings was accelerated by these additional powers. In 1885 a special committee, “ The Unhealthy Dwellings Committee,” was appointed “ to enquire and report upon the dilapidated and insanitary dwellings within the city, especially such as were situated in courts approached by narrow streets and covered passages, and those in cul-de-sac streets, with a view to their improvement or removal.”

The committee, acting under the clause above quoted, began a campaign for improving the worst houses, which was vigorously continued until the outbreak of war in 1914. The method adopted throughout the whole of this period was the

same : sanitary inspectors reported on houses that were unfit for human habitation, they were inspected by the Medical Officer of Health and by members of the committee. When the committee were of opinion that a closing order should be made, the landlord was given an opportunity of appearing before the committee and of stating his case. He was then informed, in suitable cases, that a closing order would be made, but the architect attached to the committee at the same time submitted to the owner a plan of alterations which would be acceptable to the committee. If the landlord carried out these alterations satisfactorily, the closing order was revoked.

The architect attached to the committee became highly skilled at advising methods of improving old property, and rarely found any difficulty in agreeing with the landlord as to what alterations were desirable. In the early days compensation was paid at the rate of £15 for each house demolished, and £2 10s. towards the cost of converting each pail-closet into a water-closet. In 1901, the committee resolved to discontinue these grants at the expiration of five years. When the time for discontinuation came, in 1906, there was naturally a good deal of opposition in the Council, and the recommendation was referred back several times by large majorities. When the annual estimates came up it was pointed out that the dropping of this compensation would enable the sanitary committee to reduce its estimate by £6000, or nearly a halfpenny rate. The recommendation was then adopted, one of the newspapers commenting as follows : "What the Council would not do on principle it agreed to on financial considerations."

An interesting thing is that there is no record in the Press of any serious protest against this action, and those who were actively concerned with the work in 1906 state that no such protest was made. A large amount of work was done during the ensuing nine years entirely at the cost of the landlords ; the City Council holding the view that the landlords had done well out of these old houses, and it was their business to keep them fit for human habitation. In view of this successful achievement with no cost to the ratepayers it seems strange that the Government, in framing the Housing Act of 1925, should allow compensation, with an elaborate system of arbitration, for the pulling down of obstructive buildings.

Early Methods of Reconditioning.

The first attempts were very crude. They consisted of breaking through the dividing wall of a back-to-back house and removing one staircase, thus turning a one-up and one-down back-to-back house into a two-up and two-down through house. In those early days the authorities did not trouble to provide any yards or alter the primitive sanitary accommodation used in common by several houses, but after 12th May, 1891, the provision of w.cs. was compulsory in all reconditioning schemes.

Another early method of dealing with back-to-back houses was to take out one in every six. That left five houses sharing a common yard and one or two sanitary conveniences.

A plan dated 1890 shows a method of dealing with a very congested group of seven through houses with a tiny yard containing one pail-closet. The alteration consisted in demolishing one house in order to enlarge the common yard, and putting in four w.cs. to serve the remaining six houses.

Later Methods of Reconditioning.

As the committee gained experience they gradually adopted four principal methods of reconditioning.

- (a) Cutting out back houses and using the space obtained for separate yards to each front house.

The effect of this method is very unsightly. Streets so treated have the fronts of houses on one side facing these adapted backs.

- (b) Demolishing every third pair of back-to-back houses in a row, as shown in Fig. 1. This provided yards and w.cs. shared by pairs of houses. (The sharing of a common yard was abandoned in reconditioning schemes some 25 years ago.)
- (c) Removing one or more houses in a congested group of through houses in order to allow access of air to the remainder. Fig. 2 shows a particularly bad group of 22 houses before the alterations were made, and Fig. 3 shows the improvement effected by demolishing 6 houses, forming separate yards and a new 9-ft. passage.

(d) "Slicing" the backs of through houses and making new outside walls in order to give a larger yard space to each house and permit of the erection of w.cs. This method was used in the case of through houses with very narrow spaces at the back. It had the unfortunate effect of reducing the floor space in the house.

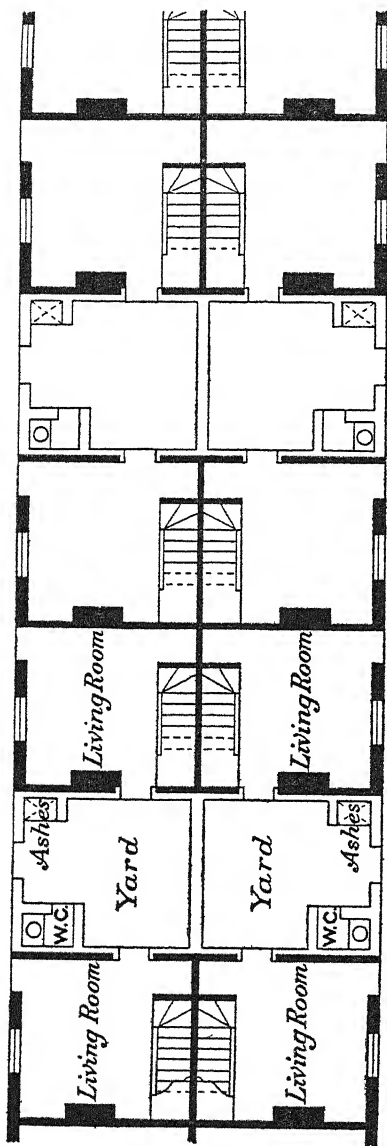


FIG. 1.

Conversion Work.

This term is usually applied to the replacement of privy middens and pail-closets by water-closets. This may take place without any alteration to the house itself, the sanitary convenience in the yard being merely brought up to date and still remaining in the yard. This is a border line case; perhaps it might be held not to come strictly under the term "reconditioning." Between 1891 and 1926 no less than 85,000 privy middens and pail-closets were altered to water-closets, and after 1906

Fortune Street

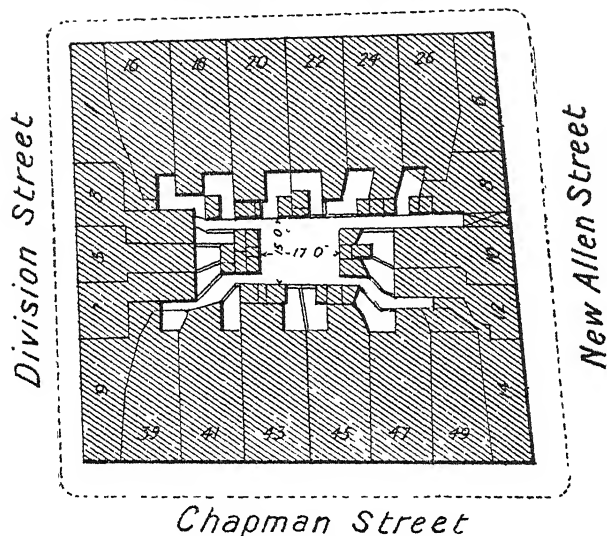


FIG. 2.

Fortune Street

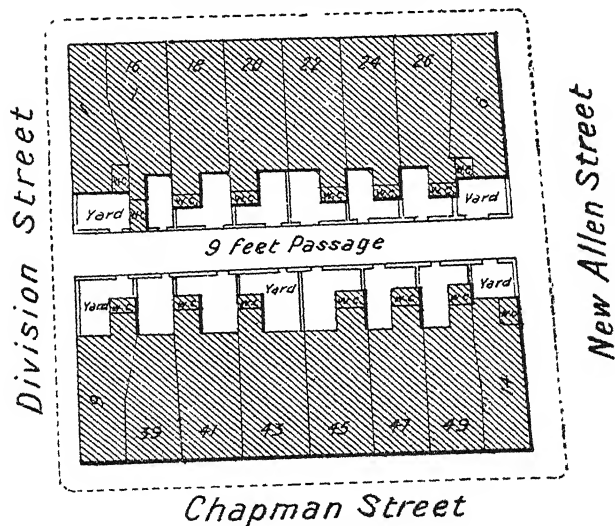


FIG. 3.

the work was carried out without any charge whatever on the rates.

Results Obtained.

Manchester had at one time 10,000 back-to-back houses. There are now less than 40. Cellar dwellings have been abolished ; courts have been demolished and the worst congested areas have been opened up, thus letting light and air have access to the dwellings. Obstructive houses have been pulled down, houses have been "sliced" to allow for larger courts, privy middens have been abolished, and there remain only about 1000 pail-closets. Apart from these, nearly every house has now its own separate back yard, its own separate w.c., and water laid on in the house. The total number of houses dealt with on these lines is estimated at over 27,000, of which 7000 have been demolished and over 3000 added to other houses in the process of turning "back-to-backs" into "throughs."

This is a great achievement. Really bad slums, which are still common in other cities, do not exist in Manchester. The whole of the houses, however old, have been brought up to a standard which would have been considered quite good some 30 or 40 years ago.

What more can be done by Reconditioning ?

Meantime, however, the standard has risen immensely, and to-day the Medical Officer of Health states that there are 26,000 houses in Manchester below a reasonable standard of fitness for human habitation.

Can these houses be dealt with by reconditioning ? Broadly speaking, the answer is that they cannot, that there is a definite limit to what can be done by reconditioning, and that Manchester has done about all that can usefully be done in this way. There are four main evils that cannot be dealt with by reconditioning : bad design, darkness, dampness, and decay. Nothing can be done in the case of houses built without damp-proof courses. In many cases the floors consist of flags laid straight on the earth. This one fact alone means that the houses must always be damp and unhealthy ; they cannot be brought up to a modern standard, and the only thing to do

with them is to pull them down and replace them as soon as possible.

Further than this, although a good deal has been done by the removal of obstructive buildings to let light and air into the worst slums, yet this can never be done to anything like the extent which is demanded to-day. A house must be planned from the beginning to let the sun and air get properly into each room. No amount of pulling about of an old house can do this effectively. Apart from the badly chosen aspect and the narrowness of old streets, the small back yard with its high enclosing wall effectually cuts off light and air from the ground floor back room.

In many other ways the old houses are unsatisfactory. They are little more than brick boxes divided up into two or four as the case may be. There is no place to store coals, nor, what is more important, food, except an unventilated cupboard in the worst possible place, beside the kitchen grate. Baths are unknown in the old houses (except in a few rare instances where they have been added afterwards and placed in a back bedroom) and there is no hot water laid on to the sink; every drop that is wanted must be boiled on the fire. One very bad feature about the old houses is that the windows are almost invariably very small.

Even when the houses do not suffer from these defects of darkness, dampness or bad design, they may be completely beyond hope of reconditioning through sheer decay. Perishing brickwork, crumbling plaster and defective woodwork, after a certain stage, not only make it impossible to keep a house decently habitable, but put the house entirely beyond the reach of repair or reconditioning.

It is interesting to note that two of the condemned areas in Manchester consist largely of houses which have been reconditioned in the past. They were brought by reconditioning from the standard of about 1840 up to the standard of 1890. Since then they have deteriorated with age, while the standard has risen, and they must now again be condemned as unfit.

To sum up then, Manchester's reconditioning policy set a fine example to the country in the generation before the war. It raised the level of the worst housing in Manchester well above that of the slums which, even to-day, continue to abound in most other great cities. But, owing on the one hand to the

age and worn-out condition of the houses, and on the other to the rising standard of housing, we are forced to the conclusion, shared, we believe, by all experts who have studied the conditions in Manchester, that the day for effective reconditioning work in Manchester is gone. There are, of course, odd places where reconditioning would still be useful, but broadly speaking, Manchester's slums have been improved so far as it is practicable to improve them by a reconditioning policy. Nothing remains now except a policy of gradual pulling down of the old houses as alternative accommodation becomes available.

How far is this true of the rest of the country ?

It is certainly the case that many of our great cities have slums far worse than anything that exists in Manchester. Birmingham has 40,000 back-to-back houses, Leeds has 72,000 back-to-back houses. Many cellar dwellings are occupied by human beings to-day in Liverpool and London. The worst type of court, with no air circulation, with one or two common closets for a large number of houses and a single water tap in the yard, still exists in considerable numbers in Birmingham and Liverpool.

Birmingham, otherwise so progressive in municipal matters, is in this question of reconditioning a generation behind Manchester. Even to-day Birmingham is only aiming at securing one water-closet for every two houses, whereas Manchester has for 30 years insisted on one for each house. Birmingham is now trying to get powers to require a water tap to each house ; Manchester got the powers in 1867 and enforced them effectively on almost every house in pre-war days. It is true that Birmingham did some fairly good reconditioning work in improving a number of courts when Mr. Nettlefold was chairman of the Housing Committee, but the volume of the work done amounted to comparatively little, and when Mr. Nettlefold ceased to be chairman of the committee the work seems to have been dropped.

There can be no doubt whatever that there is a large field for reconditioning in towns like Birmingham ; in fact, in any town where reconditioning was not carried out effectively in pre-war days. The worst slum conditions can be abolished, every house can be given its own water supply, water-closet and paved back yard, and the worst obstructive buildings can be removed to let in light and air.

But all this can only be regarded as a palliative. However thoroughly it is done, the houses will still be unsatisfactory from a modern point of view, as is proved by the fact that thousands of such reconditioned houses in Manchester are to-day condemned as unfit for human habitation. This verdict was recently emphatically endorsed by the Minister of Health after a tour of inspection of Manchester housing conditions. According to the *Manchester Guardian* of 19th October, 1927, Mr. Chamberlain is reported to have said, after praising the new Corporation houses, that as a contrast he had been taken to look at some terrible dwellings, more like dens than homes. Merely to look at them filled him with admiration for the men who, in time of need, came from such places to do something for the country which did so little for them. It would be interesting to know in what terms Mr. Chamberlain would describe the far worse slums of Birmingham !

To sum up, slums in many towns are still so bad that having regard to the inevitable delay in building an adequate supply of new houses, it is well worth while spending a good deal of money to bring them up to the standard which can be reached by reconditioning. But it must never be lost sight of that this is only a temporary and partial remedy. There is only one way of dealing effectively with our slum areas : to demolish them. And this can only be done when suitable and adequate alternative accommodation has been provided.

CHAPTER IV.

CAN THE WORKER PAY FOR A DECENT HOUSE?

IN order to answer this question, it is necessary first of all to find out what rents the working classes are paying at the present time. We have made a careful enquiry into the number of houses at different rent levels throughout the country, the results of which are set out in Appendix B. The conclusion we arrive at is that the majority of the working classes are living in houses rented at 10s. gross or less. Before we can discuss the ability of the slum dweller to pay for better housing we must settle—

- (a) What is the smallest and cheapest house consistent with the definition that it shall be in all respects one in which the tenants can bring up their children in full health of mind and body?
- (b) What are the lowest rents at which we can hope to build and let such houses?

THE STANDARD MINIMUM FAMILY HOUSE.

The first point to note is that there is in most parts of the country an ample supply of one- and two-bedroomed houses. What is wanted everywhere is the family house with three bedrooms; every family with boys and girls must have three bedrooms as the children grow up if elementary decency is to be preserved. The important thing, certainly for the next few years, and probably for much longer, is to build the maximum possible number of three-bedroomed houses. Our standard minimum house must therefore have three bedrooms. On the other hand, as it is to be as small and cheap as is possible, consistent with being a healthy house, it is pretty clear that a parlour must be regarded as the beginning of luxury.

As regards the general type of house, it will be agreed that

the non-parlour three-bedroomed (A₃) house,* which is being built by local authorities all over the country, just about meets the requirements.

A Good Type of A₃ House.

Fig. 4 shows a plan of a good but fairly economical house of this type which is now being built in Manchester. It has a superficial area of 760 sq. ft., is built 12 to the acre, and would seem to meet admirably the requirements of a fair-sized family containing growing boys and girls.

It will be seen that there is a good living room, 180 sq. ft. in area, running right through from the front to the back of the house, with a window at either end. The scullery is 77 sq. ft., large enough to contain gas cooker, sink, and wash-boiler, and leave ample space for all necessary operations. The bathroom, with lavatory basin beside the bath, opens off the hall. Hot water is supplied to the sink and bath from the living-room fire. The larder is off the scullery, and the coal store is approached from the back porch. The bedrooms are particularly well arranged, no space at all being wasted in passages. There is merely a small landing at the top of the stairs, from which the three doors open. The largest bedroom, with an area of 161 sq. ft., runs from the front to the back of the house, and has a window at either end. The other two bedrooms are very nearly equal in size, being 89 and 96 sq. ft. respectively. This is a much better arrangement for a mixed family than a larger second bedroom with a microscopic third, in which there is scarcely room to get a small single bed. There is room in the largest bedroom for the parents and for a child under 10 in a separate bed, and there is plenty of room for two to sleep in each of the smaller bedrooms.

A house of this sort, built 12 to the acre on land costing £400 per acre, would at present-day prices, cost about £500, made up as follows :—

House	.	.	.	.	.	.	.	£425
Land	.	.	.	.	.	.	.	34
Street works	.	.	.	.	.	.	.	15
Sewers	.	.	.	.	.	.	.	26
Total	.	.	.	.	.	.	.	<u>£500</u>

* Under the official classification of municipal houses the initial letter A denotes the non-parlour type, B the parlour type ; the number following the letter indicates the number of bedrooms.

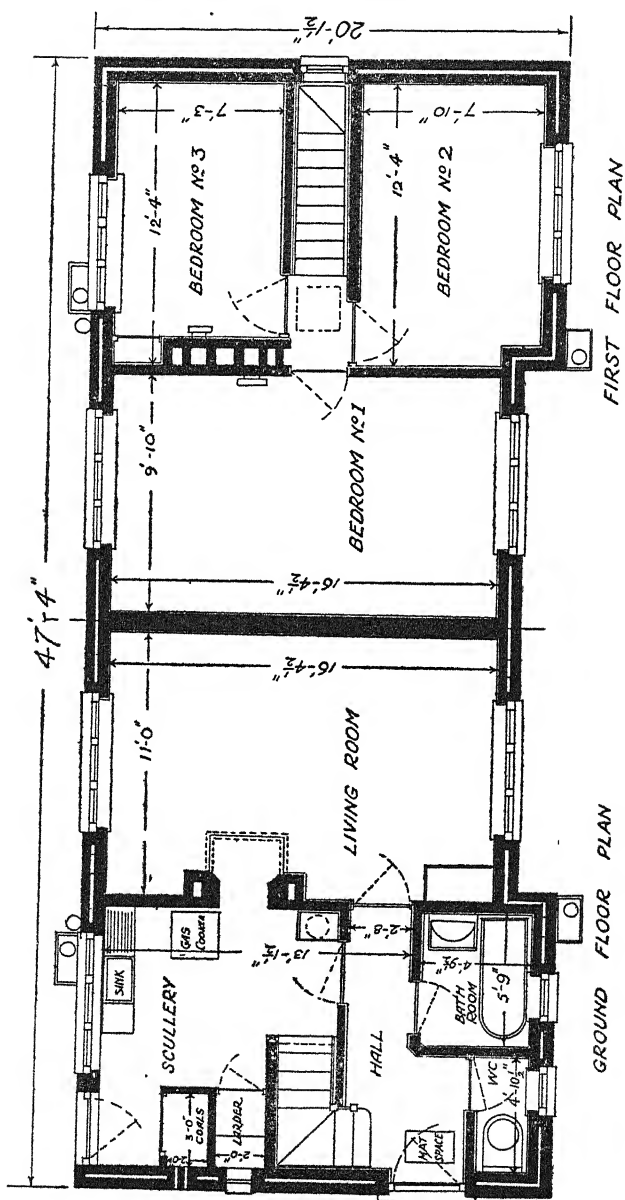


FIG. 4.

A few years ago this would have been generally accepted as the smallest type of A3 house which should be built, but economic pressure during the last four years has caused several towns to build substantially smaller houses, which have been approved by the Ministry of Health. Under the Act no house of less than 620 sq. ft. superficial area is eligible for the grant, but Birmingham has gone further than any other big city by building an A3 house of this area which, including land and street works, costs only about £400. Over 700 of these houses are tenanted to-day. An authority on housing reports as follows :—

“The bedrooms are very small. In order to leave more room on the ground floor, the front door opens directly into the living-room and the stairs go up out of the scullery. This is reverting to the old cottage method of building. The bathroom, off the scullery, also contains the w.c. The sole source of hot water, apart from kettles, is the gas wash-boiler. There is a coal cooking grate in the living-room without a back boiler, and gas fires in two bedrooms. This is a definitely lower standard of house than has hitherto been built by the Birmingham Corporation or by other important local authorities. It does not really make a good type of family house.”

It does not seem likely that anybody would to-day be prepared to accept as the minimum standard house anything smaller or cheaper than this Birmingham type, the inclusive cost of which is £400. Opinions would vary between the Birmingham and Manchester type, that is to say, between an inclusive building cost of £400 and £500, as the standard minimum family house.

Table VII.* shows at a glance the weekly rent of such a house. The sinking fund has been taken as .6 per cent. of the whole of the expenditure, which is equivalent to separate sinking funds at various rates on land, drains, house and road work for the varying periods allowed by the Ministry of Health for repayment of the loans. Although it is not absolutely accurate, any error is insignificant, and for practical purposes .6 per cent. may be taken as a safe cover for a sinking fund on all capital expenditure at present rates of interest.

* For Tables VII. to XVIII. see end of book, pp. 134-142.

As regards maintenance, renewals, management, insurance, and empties, the figure of £6 10s. per annum has been taken. This is common practice and experience so far indicates that it is likely to be adequate.

The first section of Table VII. shows the economic rent on the above basis, interest being calculated at 5 per cent.

The subsidy on houses built to let is to-day :—

State	.	.	.	.	£7	10	0
Local authority	.	.	.	.	3	15	0

£11 5 0 for 40 years.

Equating this over a period of 60 years, in which the cost of the house will be written off by the sinking fund, it is equivalent to £10 per annum, or 3s. 10d. per week.

In order to show the approximate gross rent of the various types of house, the rates have been added to the nett rent, calculated as half the nett rent, which may be taken as an average figure in urban districts.

These calculations show that the gross rent of the £500 house, after deducting the subsidy is 14s. 1d., of the £400 house 10s. 10d.

Table VIII. gives the rent of the cheapest type of A3 house which is being built in a typical set of towns. A good many towns build more than one type of A3 house; as we are interested here in the cheapest house, the table includes only the cheapest type. Further, a good many towns let the same house in different districts at different rents. For instance, Manchester charges a shilling less for houses let in poor areas as against houses let in better-class districts. Here again, in each case the lower rent has been given. Table VIII. is therefore a guide as to what each particular locality at present considers to be the standard minimum house, and what is the lowest rent at which such a house can be let.

It will be seen that some cities charge rents much below the national average of 13s.; that Liverpool, by charging only 3s. 3d. rates on a 9s. house, can let it at 12s. 3d., whereas Manchester, with the same nett rent of 9s., charges no less than 5s. 3d. in rates, making the gross rent 14s. 3d.

Birmingham has a nett rent of 7s. and rates of 3s., making the gross rent 10s. This must be regarded as the very lowest

price at which the minimum standard house can be let, with the present subsidy ; though it may be noted that if Birmingham charged rates at the same percentage of the nett rent as Liverpool does in the case above quoted, the rate in this case would be reduced from 3s. to 2s. 3d., making the nett rent 9s. 3d. Altogether the inconsistencies and anomalies in the rating of the new houses are so striking that they can hardly be said to be based on any principle. There seems no reason why all cities should not adopt the low Liverpool rating method, and even carry it further as suggested in a later chapter.

One is continually hearing of very cheap houses being built in some remote district, as a proof of what can be done. On investigation, these rumours are rarely substantiated. It is true, however, that Pudsey is letting an A₃ house with a superficial area of 620 sq. ft. for 7s. 6d. gross rent. But it is costing £400, and ought to be let at 7s. 3d. nett instead of 5s. Pudsey is paying an extra subsidy of 2s. 3d., and also only charging 2s. 6d. in rates ; it is really a 10s. house, let at 7s. 6d.

We can therefore safely conclude that the standard minimum house is something between the Manchester A₃ at £500 and the Birmingham A₃ at £400 ; according to the cost of the house and to the local authority's fancy in rating the gross rent will vary between 10s. and 14s. 6d. As so progressive a city as Birmingham, with the consent of the Ministry of Health, has adopted the £400 house, and as costs are tending to decrease, we may reasonably stretch a point and accept £400 as the basis of our calculation. We shall therefore assume that with prices, rate of interest, subsidy, and rates, all continuing at their present level, the standard minimum house will cost not less than £400, and that the lowest rent at which it can be let will be 7s. nett or 10s. gross.

THE FAMILY BUDGET.

We find therefore that the majority of the families in the country are paying less than 10s. gross rent for their house, that the new standard minimum house is being let at an average rent of 13s., and that the lowest rent at which it is being let in any big city is 10s. In other words, the lowest rent at which

a decent house can be let is more than the rent which is to-day being paid by the great majority of the working classes. We must now proceed to consider whether the working classes can pay higher rents than they are now paying.

The question can be investigated from two points of view : firstly, by classifying the families of the country according to their income and their necessary expenses, and estimating what they have available for rent ; and secondly, by taking actual houses in certain areas and finding out whether the families living in them could pay more rent than they are doing at present.

Let us begin with the first method ; that is to say, let us try to estimate what the worker has available for rent by considering what his necessary expenses are. The two most generally accepted estimates that have been made on this matter are those of Professor A. L. Bowley and Mr. Rowntree respectively. The following table, comparing these two estimates, is taken from "The Social Structure of England and Wales," by Carr-Saunders and Caradog Jones (p. 189). The table relates to a family of husband, wife, and three dependent children (two between 5 and 14 and one under 5), and includes all items of essential expenditure except rent. The difference between the two columns is surprisingly large, especially when it is considered how little in the way of comfort is allowed for under column B.

COST OF LIVING, 1ST JANUARY, 1927.

A. Bowley's "Bare Physical Efficiency" Standard.
B. Rowntree's "Human Needs" Standard.

Commodity.	Expenditure required for,	
	A Bare Physical Efficiency	B Human Needs.
	<i>s. d.</i>	<i>s. d.</i>
Food . . .	23 8	25 2
Clothing . . .	4 11	10 11
Fuel . . .	4 0	5 8
Insurance . . .	1 4	1 4
Sundries :		
Household . . .	1 6	3 0
Personal . . .	—	8 5
	35 5	54 6

Discussing this column, the authors say :—

“ The standard is therefore above that required for bare physical efficiency. It might be said to provide the bare essentials of a civilised life for a family of five. Neither Mr. Rowntree, nor anyone else with a proper sense of human requirements, regards it as in any way a sufficient income. He says, in fact, referring to the dietary part of his standard, that he is not seeking to provide one that he considers desirable, but one below which no class of workers should ever be forced to live. The meaning of this remark will be plain to the reader who studies closely what the standard provides. Any-one unacquainted with Mr. Rowntree’s book will be astonished to discover how narrow a margin is allowed over and above the absolute essentials of existence.”

This being true of the human needs standard, it may well be imagined that the bare physical efficiency standard renders possible nothing more than a miserable existence, not one penny to be spent on tobacco, drink, newspapers, or anything which is not absolutely essential to existence. It will hardly be disputed that 35s. 5d. is the absolute minimum which a family can spend if the members of it are just to maintain their health.

ABILITY TO PAY RENT.

It is often suggested that the worker can pay a certain proportion, say one-fifth or one-seventh of his income as rent. For instance, Colonel Fremantle * writes : “ No family can afford to pay more than one-fifth of its total income on the three R’s—Rent, Rates, and Rail-fares to and from work.” Very little consideration is needed to show that any such generalisation is meaningless. Consider, on the one hand, a labourer with 40s. a week and three dependent children, and on the other an artisan with 80s. a week and no children. It is at once clear that the former can really afford no rent at all ; if we take what he has to pay out in absolute necessities to meet the bare physical needs of his family (see table above) he would have 4s. 7d. left for rent, or under one-eighth of his

* See “ The Housing of the Nation,” by F. E. Fremantle, p. 175.

income. On the other hand, the artisan, if he were to pay out what is necessary for the bare physical needs for himself and his wife, would have about 60s., or three-quarters of his income, available for rent.

These are extreme cases. If the matter is considered on the basis of bare physical necessity it is clear that, taking still the standard family of three children, a man with 40s. a week income can afford 4s. 7d. for rent, one with 50s. 14s. 7d., one with 60s. 24s. 7d., and so on. These figures are, however, highly theoretical. Many men will only afford as much as they are forced to for rent, and while the 40s. a week man will certainly be paying round about 5s. or 6s. a week for rent, the 60s. a week man will probably not be paying more than 8s. or 9s., and, of course, will be living at a much higher standard of comfort than the other.

It is probable that families of poorer workers would be healthier if their parents were prepared to sacrifice more of their personal comforts in order to spend rather more on rent. The amount which parents are willing to spend on rent is, to some extent, conventional. On the whole, the English worker is prepared to spend a substantially larger amount than the Scotch; he demands, by tradition and custom, a higher standard of housing, and is prepared to make more sacrifice to obtain it. It would no doubt be an advantage that this movement should go even further; meantime the worker must be accepted as he is. We have to consider not only his ability, but his willingness, to pay, and if slums are to be abolished we must provide alternative accommodation at rents which he is both able and willing to pay.

Nothing but experience of the actual demand for houses in any given locality can elucidate the facts, but it is at once clear that the unskilled labourer cannot pay the rents of 12s. or 13s. which are being asked to-day for a standard minimum house.

Let us consider the matter from the point of view of the standard family of man, wife, and three children, whose cost of living, except rent, is dealt with in the above table. If he has only 50s. a week the amount he has to spend is actually below the standard of "human needs" without paying a penny in rent. If he has 60s. he could spend 5s. 6d. in rent and yet meet the "human needs" of his children. He could spend

25s. in rent and keep them on the basis of "bare physical necessity." It would seem that with average good management a family of this sort might just be able to afford something like the present rent of a standard minimum house, and in most towns a family with a regular income of 60s. would be accepted by a municipality as tenants of such a house.

THE LABOURER'S FAMILY.

This means that any man with an income of 60s. a week or less and with three or more children cannot afford the rent of a standard minimum house. Assuming that we go ahead building such houses and letting them at about 13s. a week inclusive rent until all who can afford to pay the rent are able to get such a house, even then we shall not have provided a house in which the poorer class of worker can live. It would leave unprovided for not only those with less than 60s. a week and with three or more children, but in addition those with less than 50s. a week and with one or two children.

It must be borne in mind that, in the calculations we have made, nothing whatever has been allowed for fares. It has been assumed that the worker can walk to and from his job. Where he has to pay a fare this must be added to his rent when considering its effect on the family budget. If there is one worker and he has to pay a penny tram fare twice a day this comes to a shilling a week, a twopenny tram fare comes to two shillings a week. This aspect of the problem is of the utmost importance, and becomes more important the larger the town. It is largely this question of fares which makes the slum problem in London insoluble by ordinary methods.

NUMBER OF LABOURERS' FAMILIES.

In order to form some estimate of the numbers of families which cannot possibly pay the rent of a standard minimum house, an investigation has been made, and is recorded in Appendix D. This shows the estimated number of workers, with varying numbers of children, and with wages under 40s., between 40s. and 50s., and between 50s. and 60s. respectively, in the county boroughs of England and Wales. From this a calculation is made that there are in the urban areas of England

and Wales probably about 450,000 persons with families of three or more children, and with an income of less than 60s. a week. In addition to this, there would be about 350,000 others, with one or two children, whose wages are under 50s. a week. Roughly speaking, the former class would have something like a million and a half children, the latter about half a million. It is these two million children who are to-day being brought up in conditions where health and full mental and bodily development are totally impossible. It is because of them that the infant mortality rate and the damage rate in the slums of our great towns are so high. The removal of these two million children from the slums to decent houses in the suburbs would be the greatest contribution to the health and strength of the nation that could be made in the next generation.

To sum up, we have to-day in the slums about half a million families with three or more children, and a further 350,000 families with one or two children, who cannot possibly afford the rent of a standard minimum house. As these figures are very approximate, it would be safer to say that roughly there are a million families in the urban districts of England and Wales who cannot provide their children with the barest physical necessities, and in addition pay the rent of a standard minimum house. It seems possible that the remainder of the urban families of the country could afford a standard minimum house if they were willing to forego everything except the barest physical necessities, and if in every case the mother was a thoroughly competent manager. How far this is from being the case anybody who has any experience of slum life must know. Apart from the million above referred to there are immense numbers of families who, in fact, cannot afford the rent of a standard minimum house ; that is to say, if they were put into such houses they could not keep their families properly clothed and fed. In addition to that there are an immense number where the father is not prepared to hand over the whole of his income and to spend nothing whatever on himself, and who therefore, although theoretically able, cannot be induced or forced to pay the rent of a standard minimum house. It is very difficult to make any estimate of the number ; we have attempted to do so by investigating the facts in one special area.

THE HULME SLUM CLEARANCE.

A considerable area in the district of Hulme, in Manchester, was condemned by the Medical Officer of Health, and 200 houses in this area were demolished in 1925. The houses consisted of the usual two up and two down type, the gross rents of which varied from 6s. 6d. to 8s. 6d.

Provision was made for re-housing all the dispossessed tenants on a Corporation estate at Fallowfield, about two miles from the cleared area. The types of houses allotted to these tenants were of the ordinary A₃ and A₂ types, the inclusive rents being 15s. 10d. and 12s. 8d. respectively. These are the normal rents charged by the Manchester Corporation for such houses, and no reductions were made owing to the fact that the tenants were coming from the slum. It is to be noted that the rents are high; nearly 2s. above the national average for similar houses.

Of the 200 families dispossessed, 140 were transferred to the new estate, the other 60 did not accept the offer made to them, presumably because they could not pay the rents of the new houses.

The last report on the scheme, dated July, 1928, shows that out of the 140 who were transferred to the new estate in the second half of 1925, 65 had left voluntarily, 13 had been evicted, and 62 remained as tenants in the new houses. Appendix E contains a report by an experienced social worker as to why the tenants had left, and as to the behaviour of those who remain. Broadly speaking, the conclusions to be drawn from this report are as follows:—

- (1) That 30 per cent. of the dispossessed slum dwellers are now paying the high rents of the new Manchester houses and are in every way satisfactory tenants.
- (2) That the remaining 70 per cent. were not able or willing to pay the rents of the new houses, or (in a few cases) were unsatisfactory tenants for other reasons.

A further investigation was undertaken in a portion of the condemned Hulme area which has not yet been cleared, with the object of finding out how far suburban rents are within the reach of the people now living in the slums. Thirty streets were selected, and two houses were visited in the centre of

each street, so as to give a representative sample of those houses. Full enquiries were made to ascertain the number in each family, and the total income. In only 25 cases was it possible to obtain full information. This is reproduced in Table IX. The minimum requirements of the family are worked out on the Atwater-Clark scale, which is fully explained in Appendix F. The scale is a low one, especially in the allowance for food. It seems, however, to be the best available scale. An examination of the table shows that the workers on the whole are not among the poorest classes, the average income being somewhere in the neighbourhood of 50s. a week. Perhaps the most interesting feature is the large variation in the income and needs of the families. Two families with four wage-earners each have incomes of over £5 a week, and are quite well off. At the other end of the scale, one family of nine has a total weekly income of 33s. 6d. Summarising the results, we find that in 10 cases out of 25 the family has an income sufficient to pay the increased rent that would be necessary to live in a suitable Corporation house. In two cases the family could pay between 10s. and 15s., so that 12 out of the 25, or roughly one-half, could pay from 10s. upwards. The other 13, or rather over one-half, could not pay 10s. rent; 7 of these 13 have actually no margin at all for rent, in other words, have no capacity for paying rent after they have provided the minimum requirements on the Atwater-Clark scale.

It is surprising to find that nearly one-half the families are capable of paying the rent of a standard minimum house if Manchester would bring the rents of its new houses down to the Birmingham level. We should certainly have expected a far smaller proportion. But it must be remembered that these people can only pay the additional rent if one assumes willingness on the part of the wage-earner to be content with a very small amount of pocket money, and competent and economical management on the part of the housewife. There would, in practice no doubt, be a considerable proportion of cases in which the family would fail in one or other of these respects. Also, it must be remembered that the scale of the investigation is a small one, and that the results may not be typical. Even so, it does afford encouraging evidence that so far as capacity to pay rent is concerned, there is considerable scope for filtering-up direct from the slum to the new suburban house.

On the other hand, a serious feature is that one-half of the families must remain in houses rented at 10s. and less, and an even more serious feature is that over one-quarter can really afford nothing whatever for rent.

A calculation has been made in Table X. as regards the 25 cases above dealt with, to show what percentage the present rent is of the family income, and also what percentage the rent would be if they moved to a suitable Corporation house. This shows that at present the rents paid vary from 7.5 per cent. to 28.5 per cent. of the income, and that in Corporation houses the variation would be from 15.5 per cent. to no less than 47.5 per cent. Even more interesting perhaps are the averages. The average percentage of slum rents to incomes is 16.5, the average percentage of Corporation rents to incomes is 27. In other words, if this representative group of families were put into suitable Corporation houses they would have to pay more than one-quarter of their income in rents. In confirmation of this Bowley shows in an interesting table * that in Warrington those earning under 30s. a week paid 25 per cent. of their income as nett rent, and that the percentage gradually decreased till those earning £5 a week were paying about 7 per cent., and those earning £8 a week $4\frac{1}{2}$ per cent.

An important point to be remembered is that the bulk of working-class houses are still protected by the Rent Restriction Act, and that the nett rents therefore should not be more than 40 per cent. above the pre-war level. Professor Bowley found that in Reading the increase of gross rents in 1924 was 54 per cent. above the pre-war level. As wages are about 70 per cent. above pre-war, rents are to-day, relative to wages, probably something like 10 per cent. lower than in pre-war days. It would seem, therefore, practicable, on pre-war experience, for the working classes as a whole to pay rather more rent than they are paying to-day. But when one comes to examine the case of the individual worker it becomes clear that while a good many families could afford more rent than they are paying, the mass of the families are paying as much as they can afford, and in many cases far more than they can afford if, even with the best possible management, they are to bring up their children in health.

* "Has Poverty Diminished?" Bowley and Hogg, p. 91.

CONCLUSION.

Looking at the whole matter broadly, it would seem that it is not likely that, while conditions remain as they are at present, there will be an effective demand for houses at anything substantially above the present rents. We are therefore forced to the conclusion that, if we are to carry out our programme of gradually replacing existing houses by new ones, somewhat more than one-half the new houses must be rented at under 10s. gross, and that something over one-quarter must be rented between 10s. and 15s.

CHAPTER V.

POST-WAR ACHIEVEMENT : THE NEW HOUSES.

IN the ten years since the Armistice we have built nearly 1,200,000 houses ; at the rate of 120,000 houses a year. The houses are of exceedingly good design ; so much so that they have set a new standard of working-class housing, with which we could be entirely satisfied if the houses were, in fact, occupied by the working classes.

This is a fairly satisfactory result of a strenuous housing campaign. Much more encouraging is the achievement of the last four years as summarised in Table XI., showing that in that period we have built over three-quarters of a million houses, or at the rate of 192,000 each year.

It would serve no useful purpose to consider the building prior to 1924, as conditions were entirely abnormal. During the last four years conditions in the building trade have pretty well settled down, and any estimates we make for the future must be based on the results of the last four years' work.

These results have been obtained in three ways. About a quarter of a million have been built by private enterprise without State assistance, a quarter of a million by private enterprise with the " Chamberlain " subsidy, and another quarter of a million by local authorities with the help of the " Wheatley " subsidy.

As was to be expected, those who could best afford to pay for their houses have been first catered for. Private enterprise has built only houses to sell. It is an interesting and remarkable thing that over 60,000 houses have been built each year without State assistance ; though it is to be feared that a good many of these are week-end bungalows and are in that case of no assistance whatever in the solution of the housing problem. The number of houses built by private enterprise with the Chamberlain subsidy, which now amounts to a lump sum of

£50 per house, has also been fairly steady. The market for the house at from £700 to £1000 is now pretty well filled, and at the present time in most parts of the country the market for the house at £600 and even £500 is beginning to approach saturation. There is no longer to-day any abnormal market for the purchasing of houses, and it is likely that the number of houses built by private enterprise will decrease.

As regards houses to let, which have been and are still being built almost exclusively by local authorities, here again signs of saturation are beginning to appear. With a few exceptions the four-bedroomed house is no longer being built. The three-bedroomed parlour house, which is let at from 15s. to 20s. a week, including rates, is being built in much smaller numbers. Until recently such houses were reserved in most towns for families with a number of children. In many places the needs of such families as can afford the rent have been met, and the houses are being let indiscriminately to anybody who can pay the rent, including married couples with no children. They are too expensive to meet the real housing need of the immense number of families who still need good three-bedroomed houses.

We have therefore arrived at the stage where the shortage may be taken to have been pretty fully met so far as two classes of houses are concerned, houses for sale down to £500 each and houses to let at 15s. a week or more. The abnormal demand for the Class 1 house has been met. There still remains a considerable demand for Class 2 houses with gross rents at from 10s. to 15s. a week, and municipal building is now concentrating mainly on the two-bedroomed and three-bedroomed non-parlour houses, which roughly cover the Class 2 house. For these houses there is still a big demand, but it is shifting over from the house at about 15s. to the house at about 10s.

It is interesting to note how rapid has been the increase in the number of houses built by the local authorities. In 1924 it was only 20,000. It has increased by practically 30,000 each year till it reached the figure of 104,000 last year. The rate of building reached its maximum in 1927; houses finished in September of that year received the original Wheatley subsidy of £13 10s. per house. Houses finished after that date only received £11 5s. per house. Such was the rush to get the full subsidy that actually over 50,000 subsidy houses were com-

pleted in September, 1927. In the year 1927-28 over 164,000 subsidy houses were completed. On the other hand, so great has been the drop since September, 1927, that in the first six months of 1928 the number of subsidy houses completed was only just over 45,000. It is clear, therefore, that there has been an immense reduction in the rate of building. This is shown in Table XII. and curve (Fig. 5). It is no doubt due partly to the reduction of the subsidy, partly to the gradual slackening of the demand for the more expensive houses. We may, therefore, sum up the post-war achievement in building new houses as follows : 1,200,000 good houses have been built, the rate of building for the four years ending March, 1928, averaging nearly 200,000 a year. Since then the rate has suddenly dropped to something like 100,000 a year. It seems most unlikely that the rate of building will again increase unless arrangements are made to build houses to let at substantially cheaper rents than has hitherto been the case.

On the contrary, if we continue to build nothing cheaper than the A3 house at 13s. and the A2 house at 11s., it is a certainty that the demand will rapidly be satisfied, and that building will settle down to an even slower rate than now. The great post-war housing effort will have ended, leaving a large unsatisfied demand for three-bedroomed houses at 10s. to 12s. rent, and a further immense demand for still cheaper houses.

CHAPTER VI.

POST-WAR FAILURE : THE SLUMS.

WHEN it was decided, after the war, to begin a great campaign of building working-class houses of a good standard, it was understood that these houses would be built mainly in the suburbs, where they would get light and air, and it was the universal hope and expectation that the working-class population would move outwards into these new houses. The slum dweller in a great city pays from 5s. to 8s. rent ; the new houses are being let at from 10s. upwards. It was realised that the new houses would be too expensive for the slum dweller, but it was thought that there would be a filtering-up process, which in the large cities might involve at least one intermediate stage. The slum dwellers would move into houses rather further out, rented at, say, 7s. to 10s., and the people who had previously occupied these houses would move out to the new suburban houses at rather higher rents, and with more tram fares to pay. That this process must have been going on, and must have relieved overcrowding in the slums, is still widely believed. For instance, Lord Salisbury said in the House of Lords on 20th June, 1928 : * " It appears to me to stand absolutely to reason, whatever the reports of Medical Officers of Health may say, that the provision of a million houses must have beneficially affected overcrowding in this country."

We have already shown in Chapter II. how seriously slum houses are overcrowded to-day. The question we want to answer is whether it is less serious to-day than it was in 1921. Has there been any improvement ? Many attempts have been made to extract this information from the Ministry of Health, but it has been made abundantly clear in answer to questions

* " Hansard," 20th June, 1928, column 579.

in the House of Commons that the Ministry has no information on this matter and does not expect to have any such information until the results of the 1931 census are available. Medical Officers of Health have expressed varying opinions on the subject, some holding that a slight improvement has taken place, others that there has been no improvement, and in some cases even that things have got worse since 1921. It has been possible to find only two actual investigations from which statistical data are available.

The first was undertaken on behalf of the present writer. An enquiry was made in 1919 in order to ascertain the amount of overcrowding in certain working-class houses in Didsbury, a well-to-do suburb of Manchester. Three streets, containing 71 small houses (all but three having two bedrooms only) were visited, and 22 or 31 per cent. were found to be overcrowded on the standard of separation of the sexes, though there were only four cases of overcrowding on the Registrar-General's standard of more than two persons per room. The investigation was repeated in 1927 with the result that overcrowding was found to be practically the same. During the time that had elapsed the Corporation had built 7000 or 8000 new houses, but only one of the overcrowded families had moved into a new house.

The second investigation was carried out by Mr. J. P. Orr, a former Director of Housing under the London County Council, who made a survey of two small groups of houses in North Kensington in 1924 and repeated the investigation in 1927. The 36 houses surveyed were four-floored and nearly all nine-roomed houses on a good broad street; not a slum, but typical of large sections of Inner London, in which the house built for one family is now occupied by at least one family on each floor.

Serious overcrowding was defined as overcrowding of such intensity that with parents sleeping together, at least one extra room was required to avoid occupation of a bedroom by persons of opposite sex over 10 years of age, other than married couples.

The salient points brought out by comparison of notes taken at Mr. Orr's two surveys are set out in the following table :—

	First Group		Second Group	
	1924	1927	1924.	1927
Number of families for whom the houses were originally intended	20	20	16	16
Number of rooms	186	186	145	145
Families found in occupation .	81	78	66	65
Persons found in occupation .	378	357	265	248
Percentage of families in tenements of more than two rooms . . .	30 9	33 3	27 3	26 1
Percentage of families living more than two persons per room . .	45	43	30·3	29·2
Percentage of population suffering from serious overcrowding .	23·5	22 1	21 2	21 4

Mr. Orr found, as the result of comparing the two surveys, "an almost negligible improvement after three years of constant effort to find relief for the seriously overcrowded families."

These two investigations confirm the impression which one forms as a result of studying the available facts and opinions, that the new houses have in some areas and to some slight extent relieved the pressure on the slums, but that the relief is barely perceptible. Over a million new houses have been built since the war, and so far as is known very few have been pulled down or closed. There were in 1921 under eight million structurally separate dwellings occupied. Everybody would have expected that the addition of a million good houses to these would have meant a very substantial reduction in overcrowding. It is an immense disappointment to all housing reformers that this has not been the case, at any rate as regards the slums and the cheaper houses.

The fact seems to be that the new houses have been occupied largely by young married couples, or by others of the clerk and artisan classes who were living in lodgings, or in overcrowded conditions. There must have been a substantial spreading out and a big reduction in overcrowding in the clerk-artisan class, but it has not penetrated to the slum.

What are the factors which are preventing the slum dwellers from getting into the better houses?

1. The first and principal obstacle is, of course, the difference in rent. This is dealt with fairly fully in Chapter IV., which shows that the crux of the problem is the family house,

or what we have called the "standard minimum house." This house is being let to-day at about 13s. gross rent on the average. There are millions of workers who cannot possibly afford such rents. If the slum dwellers are to get into the new houses, the majority of them will in future have to be built at rents ranging from a maximum of 12s. down to about 7s. gross weekly rent.

2. A second and very important aspect of the economic factor is that of fares for transport to and from work. The slum dweller can generally walk to his work and has therefore no expense. As he moves out towards the suburb he has to pay a tram fare which may be a penny or even twopence a day, amounting respectively to a shilling or two shillings in the week for a single worker. Where there are two or three workers in the family earning small wages, this may easily amount to a prohibitive sum. Cheap workmen's transport right out to the suburbs is therefore a most important aspect of slum improvement.

3. Our enquiries showed that the "corner" shops cater very specially for the slum dweller, and that the housewife can buy what is necessary much more cheaply in the slum than in the suburb, so much so, that cases have been found where a woman, knowing how to buy cheaply in the slum, has gone to the expense and trouble of coming in regularly by tram car to do her shopping in the slum rather than pay the higher prices of the suburb.

4. *The Psychological Factor.*—In the course of a housing survey made in Ancoats, Manchester, by a social survey group attached to the University Settlement,* the investigators tried to find out what proportion of the population was anxious to move into the new Corporation houses. It was found that out of 709 householders and lodgers whose opinions were obtained, only 224 expressed a wish to move out of Ancoats, while 485 preferred to stay where they were.

Ancoats is a typical slum district, not quite the worst in Manchester, but of the usual drab, dreary, dirty, and depressing type. Notwithstanding this, the investigators discovered an astonishing amount of genuine pride of place amongst the people they visited. Many are proud of having been "Ancoats people"

* "Housing Conditions in Ancoats," Manchester and District Regional Survey Society, 1928.

for generations. It is, of course, well known that while certain types of people have a desire for change and variety, there are others to whom the familiar place with its nearness to old friends offers the strongest attractions. One woman, on being asked if she wished to leave Ancoats, said: "No, where could you whack it?" One who had lived in the district all her life said she would not leave it for anything. She had been in the same house for 31 years. Yet another told an investigator that it was a "terrible thing to flit." Some tenants in the old Corporation dwellings in Ancoats, on being offered new houses in the suburbs, have refused them, remarking that they intended "to live and die on the Oldham Road."

It was not always possible without an undue amount of pressing to get a reason for not wanting to move. Reasons were, however, obtained in a good many cases, and they fall under the following headings:—

(a) Cannot afford more rent	.	Stated	55	times.
(b) Present house near work	.	"	27	"
(c) Present accommodation con-				
sidered satisfactory	.	"	45	"
(d) Satisfied with Ancoats	.	"	122	"

Amongst miscellaneous reasons given for not wanting to move were: "Children growing up and likely to marry." . . . "Getting too old to change." . . . "Glad to have a house at all." . . . "Not much consideration for poor people in Corporation houses." . . . "Did not like Corporation houses."

Unattractive though a slum district may seem to the rest of us, the people who have grown up there often have a real affection for it, and show the greatest reluctance to move. This seems to be a real obstacle to the filtering-up process at the present time. It is one which, as alternative accommodation becomes available, can no doubt be overcome by education and persuasion; or in case of necessity by the compulsory closing of unfit houses.

5. There are a considerable number of trades, of which the most important is dock labouring, where hours are so irregular that it is essential to live close to the work. In these cases cheap transport is of no avail. So long as the hours of work remain irregular, the man must live within a few minutes' walk. Fortunately, however, these cases are relatively limited in

number, and would present a problem of no serious difficulty if those who could move further out were to go.

6. In many cases it is for financial reasons quite impossible for the slum dweller to go straight out to a new house in the suburbs. There must be a general move, the slum dweller going into an intermediate house, the tenant of the intermediate house moving into the new suburban house. This double move, which in large cities would probably represent the normal method of filtering-up, is hindered in two ways:—

- (a) The landlord of the intermediate house by no means always welcomes the slum dweller, especially a slum dweller with a family; the very people whom it is desirable in the general interest to get out into better houses. Reluctance of landlords to accept families from the slums is quite intelligible, but it is an undoubted and grave obstacle to the filtering-up process.
- (b) Another serious factor has been the operation of an unfortunate clause in the Rent Restriction Act of 1923, under which, as soon as there is a change in tenancy, the house loses the protection of the Act. The kind of house to which the slum dweller would be most likely to move would be the intermediate house at from 8s. to 10s. rent. When this is decontrolled it is the normal practice, in many parts, for the landlord to increase the rent by 1s. or 2s.

In the poorer districts of Manchester investigators who have been working recently find that the 7s. 3d. or 7s. 6d. house generally goes up to 8s. 6d. on a change of tenancy, while the 8s. 6d. house moves up to 9s. 6d. or 10s. This is a common occurrence, but every enquiry in Manchester with which the writer is acquainted has also brought to light some really glaring instances of extortion. As these investigations have covered less than 1000 houses in the aggregate, it may be assumed that heavy increases in rent on a change of tenancy are not uncommon. For example, a two-up and two-down house in S—Street in the Hulme condemned area was rented at 7s. 6d. when controlled; on a recent change of tenancy the rent was raised to 10s., an increase of

33½ per cent. Two even worse examples of the unfortunate effect of decontrolling were discovered in P—— Street, Ancoats, where two miserable one-up and one-down cottages, the controlled rents of which were 6s. 6d., were re-let last year at 9s. and 9s. 3d. respectively. In Moss Side, a suburban working-class district of Manchester, some houses, which when controlled were let at 15s. 9d., have, within the last year or two, been re-let at 25s.

These two obstacles—high rents and reluctant landlords—have been largely responsible for preventing the filtering-up process from working more freely. Taken together, they have meant that the intermediate house has not been available for the slum dweller. So seriously is this regarded in certain districts that Birmingham, with characteristic enterprise, has decided to devote a considerable sum of money to the purchase of intermediate houses as the only way of effectively draining the slums. This is an important experiment which will be watched with interest all over the country.

Our conclusion, then, is that the main obstacle to filtering-up is the financial one; that a fair proportion, perhaps one-third, of the slum dwellers could afford new houses, but that there are all kinds of obstacles to prevent their getting them, such as the reluctance of some of them to move, the landlords' reluctance to accept them as tenants, and the cost of tram fares. The result of all these factors is that filtering-up has hardly occurred at all, and that therefore the pressure of overcrowding on the slums is just as great as it was at the time of the Armistice.

SLUM CLEARANCE SCHEMES.

There is a widely prevalent idea that the way to deal with the slum problem is to pull down the existing slums. A more mistaken and dangerous idea it would be difficult to find. Under the conditions of overcrowding that have existed in every slum throughout the country since the end of the war, any pulling down of a slum house has done nothing but harm. It has simply intensified the already appalling overcrowding in other houses and helped to create new and worse slums. In spite of this, housing enthusiasts, including Ministers of the

Crown, have continually pressed local authorities to undertake slum clearance schemes. Local authorities, however, who have had to deal with the actual circumstances have had the wisdom to resist this pressure so effectively that it is hardly an exaggeration to say that nothing whatever has been done.

A solution of the slum problem is only possible when alternative accommodation is available at rents which the slum dweller can pay, and in positions where he has access to his work without excessive expense. As soon as such accommodation becomes available, then the problem of getting the people out of the existing unfit houses will have to be tackled, either by closing the houses individually or by clearing complete areas. Up to the present it is broadly true to say that, owing to the overcrowding pressure, no local authority has issued closing orders on slum houses since the war until they were actually unsafe to life and limb, and likely to collapse from sheer decay.

It is equally true to say that the slum clearances which have been undertaken are negligible. A few small slum clearances have been useful, and will continue to be useful, in order to enable us to learn the kind of lessons which, as we have shown in this book, can be learnt from the Hulme clearance in Manchester. Lessons as to the rents which the slum dwellers can pay, as to how far they are capable of going further out, as to how far they make good tenants for the new houses. Lessons also as to questions of compensation. Slum clearance is probably proceeding just about fast enough for the purpose of giving this useful experience. Ministers, when making statements in Parliament, are inclined to be vague and rhetorical, and to indicate that really quite a lot is being done. Figures are published in such a form that it is impossible to find out how much has, in fact, been spent on slum clearance schemes, but that it is practically negligible is shown by a reply given by Sir Kingsley Wood in the House of Commons on 24th November, 1927, in which he stated that the total sum paid on account by Exchequer subsidy towards the cost of slum clearances was £103,000. This covered the period from the 1st of April, 1924, or just about three years. If we divide the total by the number of years we see that roughly some £34,000 has been the Government's annual contribution towards the loss on all the post-war slum clearances in the country.

Overcrowding is, however, not the only reason why slum clearances are not undertaken. A second reason is that there is considerable dissatisfaction with the compensation payable to landlords of good property included in slum clearance areas. This reason has undoubtedly caused a number of local authorities to hesitate in going forward with schemes. It is a question which requires the serious attention of Parliament. A great deal has been written about it, and it is not necessary to deal with the matter here.

There is, however, another reason which is very seriously hindering slum clearance and which may become of overwhelming importance when the overcrowding obstacle is removed, and that is the financial difficulty.

Recognising that the cost of clearing slums and re-housing the tenants must be substantially more than the cost of providing new houses in the ordinary way, the Government in 1923 provided a special grant for slum clearance schemes under which half the annual loss is borne by the Exchequer, the other half being borne by the local authority. This grant is proving in practice entirely inadequate and unsatisfactory. The Wheatley subsidy for ordinary housing under the Act of 1924 covers at the time of writing an estimated annual loss of £11 5s. per house, of which the Government pays two-thirds, leaving £3 15s. to be paid by the local authority. For slum clearance with its greater loss, one would have expected the Government to meet a special obligation by paying a larger share of the loss. Instead of this the Exchequer contribution is still limited to half the annual loss as laid down in the 1923 Act. The result is that if the loss on slum clearance schemes works out at £18 a house, which seems a probable figure, the local authority would lose £9 per house per annum, as against £3 15s. under the Wheatley scheme. This burden on the rates is so great that in itself it will almost certainly prevent slum clearance schemes being undertaken on any substantial scale.

The position as regards slum clearances is therefore as follows: That it is impossible to do anything of the kind as long as the present overcrowding exists; and that when the overcrowding ceases to exist the terms of the special slum clearance subsidy are so burdensome to local authorities that few schemes are likely to be carried through.

REPAIRS.

Another disastrous effect of the excessive overcrowding has been to cause the serious neglect of repairs. Local authorities have felt it impossible to insist on any repairs so substantial that the tenant would have to be temporarily displaced, simply because there is no room anywhere for the tenant to go. As a result of this, repairs in slum areas have been badly neglected all over the country, and the houses are in a far worse condition to-day than they were at the time of the Armistice. Many reports are available conclusively proving this ; it is therefore unnecessary to produce actual evidence here.

CONCLUSION.

We are therefore forced to the distressing conclusions that nothing has been done for the slum since the war, that overcrowding is practically as bad as it was then, and that the condition of the houses is actually worse. Further, that the main obstacle to improvement has been overcrowding, and that this must be dealt with first by the provision of suitable alternative accommodation. Till this has been done it will be impossible to make a beginning either of slum clearance schemes or of the improvement of the existing houses.

CHAPTER VII.

THE TASK BEFORE US.

It is clear then that the solution of the slum problem lies in the building of new houses. If sufficient new houses could be built at low enough rents and in such positions that the workers could live in them and get to their work easily, then the slum dwellers would willingly transfer themselves to the new houses and the slum problem would be automatically solved.

We have shown that there is a large excess of one- and two-bedroomed houses in the country, and that what is needed, at any rate for the next few years, is the three-bedroomed family house—what we have called the standard minimum house—in the largest possible numbers. How fast should these houses be built? How many will be required to meet the present shortage and to replace the existing slums, and how long will it take to build them?

In pre-war days we needed about 90,000 houses a year to meet the increase in population alone; 100,000 was a good year's building, leaving only 10,000 to replace old demolished houses. On that basis the progress towards slum clearance was almost nil, and the position would have to be regarded as almost hopeless.

But certain figures published by Professor Bowley as to the probable rate of increase of the population during the remainder of this century give a new and very encouraging picture of the position. We have become accustomed to assuming that the population will increase by something like 1 per cent. every year, and that to meet this increase we shall need something approaching 90,000 new houses every year. This has, roughly speaking, been the case throughout the last generation. Professor Bowley's figures, which are dealt with in detail in Appendix G, show that this state of affairs is rapidly coming to an end. The population is already increasing much more

slowly, and Table XIII. shows that each decade we shall need a smaller number of houses to meet the increase of population until by about 1950 the population will become stationary.

This, of course, alters the whole position. In pre-war days if we built 100,000 houses in the year only 10,000 of them were available for replacing old and worn out houses. Very little could be done in the way of slum clearance. In the present decade only 60,000 are needed each year for increase of population; next decade the need will be 44,000, then it will drop to less than 25,000, and after 1951 it will disappear. There will be no increase in population, and all houses built will be available for the replacement of slum houses.

Consider what this means. If we only continue our pre-war rate of building 100,000 houses a year, the number available in each year for slum clearance will be as shown in column 3 of Table XIII. At the present time we are engaged in wiping off the shortage of houses that existed at the end of the war, and meeting the moderate increase in population. This dual task will be finished very shortly.

We should then, as from, say, 1931, be providing 61,000 houses yearly towards slum clearance; we should at once be tackling the job seriously and on a large scale. In thirty years we should, if we built only at the very low rate of 100,000 houses a year, provide a surplus of well over two million houses for the replacement of slums. Even on this ultra modest programme one-quarter of our pre-war houses could be swept away in a generation, including all that are to-day considered real slums. Life in our cities would be revolutionised if in each case the worst 25 per cent. of the houses were to be replaced by good post-war houses.

But nobody should be content with so restricted a programme. Let us remind ourselves of the development of national house building policy since the war. It will be remembered that up to 1924 all efforts at rapid house building had broken down for a single reason—the inability or unwillingness of the building trade to find enough labour and materials. The trade unions had steadily and successfully resisted “augmentation” or “dilution.” In 1924 the Government, through Mr. Wheatley, made a bargain with the building trade, which is summarised in Memorandum Cmd. 2151, Housing (Financial Provisions). The industry agreed to “augment

their resources " up to a capacity of 225,000 houses per annum by 1934, in return for an undertaking that the subsidy should be continued for fifteen years, and that two and a half million houses should be built in that period. The avowed intention was that there should be a guarantee of steady employment for fifteen years, and that there should be no risk, if large numbers of extra men were admitted to the trade, that serious unemployment would occur in, say, five or ten years.

The bargain was clear and explicit. It is, of course, legally within the power of Parliament to disavow it ; morally it is undoubtedly binding both on Parliament and the nation so long as the building trade fulfils its side of the agreement.

This it has done very fully up to the present. It expected to be able to build 110,000 houses in 1927, and guaranteed only two-thirds of that, or 75,000. It actually succeeded in building no less than 217,000 ; three times as many as its minimum guarantee. This has only been done by attracting a large number of extra men into the trade ; so much so that any reduction in the house building programme will create widespread unemployment, in fact this is already occurring.

The country is therefore in honour deeply committed to the full programme of 200,000 houses a year. But, quite apart from this, it is clearly the wise thing to do. We need in the course of the next generation, say, four or five million new houses, if our housing is to be put on a satisfactory basis. We have deliberately attracted men and capital into the building industry to meet this need. The only sensible policy therefore is to use the industry to its full capacity for a certain period, say, twenty years. Then, when the need is becoming less, make a careful estimate of the future requirements, and gradually, by closing the entry to the trade, cut down the number of building trade operatives, cutting down the housing programme proportionately to a permanent figure of, say, 100,000 a year, or whatever number may be needed for the steady replacement of old houses, having regard to any increase or decrease of population.

A Definite Building Programme.

We suggest, therefore, a building programme at the rate of 200,000 houses a year up to 1951, slowing down gradually from that date to 100,000 houses a year in 1961, and then remaining

constant. Table XIV. has been constructed to show what the effect of such a programme would be, and how many houses would be available at different dates to replace slum houses.

The census for 1921 gave the surplus of families over the number of available houses (structurally separate dwellings) in Great Britain as 708,000, and we have taken this as the number of houses required in 1921 to wipe off arrears.

During the decade 1921-31 it is estimated that 602,000 new houses will be required to meet the increase of population. Assuming that during that decade we build one and a half million houses, which can very easily be reached if the building campaign is vigorously continued, then we should by 1931 have done three things :—

- (a) We should have cleared off the arrears of housing.
- (b) We should have built the number required to meet the increase of population.
- (c) We should have 190,000 houses available to replace slum houses or houses destroyed for any reason.

In other words, the great effort we have made during the decade 1921-31 will have done just a little more than clearing off the arrears and meeting the needs of the increase in population. We shall by 1931 have one house per family. We shall at last be right as regards quantity, but we shall still be all wrong as regards quality. We shall just be in a position to begin the great task of replacing our old slum houses by new ones. From that moment the position becomes much more hopeful. We shall face the new decade with no shortage of houses, and need each year considerably less than 50,000 to meet the increase in population. If, therefore, we build at the rate of 200,000 houses a year we shall every year be able to move 150,000 families from old houses into new ones. We shall, in fact, from that time be in a position to tackle the slum problem on a great scale.

By 1941 the position will be very different. About one and three-quarter million slum houses will have gone ; we shall have cleared out all the really bad slums. By 1961 we shall have demolished nearly five million existing houses ; of the eleven million houses in existence at that date, seven millions will be post-war houses ; only the best four million pre-war houses will still remain. Slums will have disappeared, no

house worse than the post-war type will exist. The housing problem will have been satisfactorily solved in one generation.

This task is clearly well within the power of the building industry. There is no difficulty in building the houses. In fact, the success of the building industry in expanding during the last few years has been remarkable. The following table shows the maximum number which the trade estimated in 1924 * it would be able to build each year, and the numbers actually built :—

Year	Numbers to be Built as Estimated in 1924	Numbers Actually Built
1925	90,000	137,000
1926	100,000	173,000
1927	110,000	217,000
1928	120,000	238,000

Clearly it would be possible to work rapidly up to 300,000 a year so far as capacity to build is concerned.

The difficulty is purely financial. Can we build the houses at rents which the people can pay ?

What would it cost to do so ? That is the problem which we have to consider in the second part of this book.

SUMMARY OF PART I.

We have now concluded our survey and analysis of the economics of the present housing situation. Our conclusions may be summarised as follows :—

1. The position of the slums is little or no better than it was at the time of the Armistice. The slum dwellers are not filtering-up into better houses, with the result that the overcrowding in the slums is not being relieved. For this reason slum clearance schemes, except on a very small scale, are at present out of the question.
2. While there are certain other obstacles which are preventing filtering-up, some of which can and should be

* See Housing (Financial Provisions). Cmd. 2151.

dealt with, the main obstacle is that the new houses are not being let at low enough rents.

3. At least half the existing houses in the country are let at 10s. or less, and the great majority of working-class families cannot be expected to pay more than this.
4. The houses built since the war have met the abnormal demand for houses rented at over 15s. a week, and have gone some distance towards meeting the demand for houses rented at from 10s. to 15s. a week. No three-bedroomed houses have been built to be let at less than 10s. a week gross rent. The cheapest satisfactory family house that can be built to-day cannot, with the present subsidy, be let at less than a minimum rent of 10s. a week.
5. The demand for the houses which are now being built to let at present rents is rapidly decreasing, so much so, that whereas we built 238,000 houses last year, we are now building at the rate of only about 150,000 houses a year.
6. We are rapidly approaching the end of the demand for houses at present rents. If the subsidy should be reduced we shall still more rapidly reach the end of the demand. If therefore we do not begin to build cheaper houses we shall, in a short time, reach the end of our great post-war housing effort. We shall have solved the housing problem of the clerk and the well-to-do artisan at a cost of something approaching £10,000,000 a year. The slums will be almost untouched, and we shall have done nothing for the poorest families.

PART II.

A CONSTRUCTIVE POLICY.

CHAPTER VIII.

WHAT MORE CAN BE DONE BY PRESENT METHODS?

WE have shown that reconditioning is nothing more than a temporary palliative of slum problems ; and that reduction of overcrowding in the slums by the filtering-up of the slum dweller into better houses is occurring on so small a scale that it is affording practically no relief to the pressure on the slums. We have indicated as far as possible why this filtering-up process, from which so much was expected, has not taken place. We have now to consider the question of whether it is possible to accelerate this filtering-up process without the drastic step of adding to the burden on the national exchequer by giving increased subsidies.

We have shown that one of the obstacles which is preventing people from moving out of the slums is the fact that the Rent Restriction Act, which, generally speaking, is keeping rents down to a certain level, is entirely ineffective from the point of view of filtering-up. Whenever there is a change of tenant the house loses the protection of the Act, and in most cases the landlord promptly increases the rent, thereby, very probably, putting it out of the reach of the slum dweller.

It is not clear why the protection of the Act was removed from houses where a change of tenancy occurs. If it is just to maintain the rent at a certain level while the old tenant remains, it is equally just to maintain it at that level when a new tenant comes in, and equally important from the point of view of the housing of the poorer workers. If we seriously mean to enable

families to move out of the slums a new Act should accordingly be passed, restoring the protection of the Rent Restriction Act to such houses as have lost it owing to changes of tenancy, and maintaining the Act in force as regards future changes of tenancy. In short, the Act should secure that changes of tenancy, whether past or future, would have no effect whatever on the operation of the Rent Restriction Act. A short Act on these lines would have a considerable effect in facilitating the filtering-up process.

We have already referred to the fact that Birmingham is devoting a substantial sum of money to purchasing houses of the intermediate type, into which it is intended to move slum dwellers, putting the tenants of the intermediate houses into new Corporation houses. In this way the Birmingham Corporation gets over the double obstacle which is created by the landlord of the intermediate house who, on the one hand, increases the rent, and on the other frequently refuses to accept as tenants those very families from the slums which, in the interests of public health, it is desirable to move out into better houses. The experiment is one of great importance, and should be carefully watched. It is a difficult and expensive way of facilitating the removal of families from the slums, but experience may prove it to be a method worthy of adoption on a wider scale.

The cost of transport is another of the big difficulties in the way of moving the slum dweller to the suburbs. This is a matter partly of town planning and partly of cheap fares. The town planning aspect is an exceedingly important one, and much could be done if good main roads could be driven right through to the centre of the city, with rapid transport out to the suburbs. This is an aspect of the matter which is further referred to in Chapter XII.

As regards cheap fares, much is already done in certain towns by cheap workmen's fares on train, tram or bus, and by the proper adjustment of tram fares so as to enable the slum dweller to get out economically to a better neighbourhood. This is a matter of considerable importance, but it is to be feared that any such action will at best contribute little towards the general solution of the slum problem.

The main obstacle is perfectly clear. The new houses are too expensive. The slum dweller is, on the average, pay-

ing from 5s. to 8s., whereas the standard minimum house is being let at from 12s. to 15s. In other words, roughly speaking, the slum dweller must pay double his present rent to get into a new house. As an example, the Metropolitan Borough of St. Pancras is now clearing an area. The dispossessed tenants formerly paid about 6s. or 7s. a week for half a four-roomed cottage. They must now, if re-housed by the Council, go into flats, the rents of which are 13s. 8d. for two rooms and 16s. 8d. for three rooms.

It is true that we found in the course of our Hulme enquiry * that half the slum dwellers in that area were able to pay the rent of a new house if they lived in the most economical possible manner. We have, however, given reasons for thinking that, regarding the slum dwellers not as a problem in economics, but from a human standpoint, a far smaller proportion of them would, in fact, be able to make good tenants of new houses. In any case, it is certain that the majority of slum tenants are totally unable to pay the rents that are generally being asked for the new standard minimum house.

Is it possible to reduce these rents without adding to the subsidy?

Undoubtedly it is. We have shown that the average gross rent of the standard minimum house in large towns is roughly 13s., the nett rent being 8s. 6d. and the rates 4s. 6d., whereas Birmingham charges a nett rent of 7s. and rates of 3s. A reduction in rates may be considered as equivalent to an increase in subsidy, and cannot therefore be dealt with in this chapter, in which we have limited ourselves to reductions in price without increasing the subsidy. There remain therefore two possible ways of reducing the nett rent; firstly, by reducing the cost of building; and secondly, by building a smaller house. As regards the former, one of the most encouraging things is that the cost of houses has been coming down steadily and rapidly in the last two years. Table XV. shows the average price and area of the non-parlour house included in contracts let by local authorities each month. While the size has decreased from about 790 sq. ft. to 770 sq. ft. in the last twenty months, the price has decreased from £450 to £370. The price for a house of constant size has therefore decreased

* See Chapter IV., p. 46.

by about 15 per cent. in twenty months. It is possible that the houses are now built rather more cheaply, as, for instance, by the supply of simpler fittings, but on the whole this seems to be a genuine reduction of price, and as the process has been fairly steady over the last twenty months it may be hoped that it will continue still further.

It is often claimed that the reduction in cost of houses has been due to the reduction in subsidy which took place in September, 1927. An examination of Table XV. will show that the reduction in cost for the last twenty months has, on the whole, been fairly steady. There can be little doubt on ordinary economic principles that the reduction in cost depends on the relation of supply and demand, that is to say, on the keenness of the competition on the part of builders to secure orders for houses, on the part of workmen to secure jobs, and on the part of suppliers of building materials to get orders for their products. The building trade was expanding up to about 1926. Since then in all sections of the trade there has been a tendency for the supply to outrun the demand, competition has become steadily keener, with the result of a steady reduction in price. It is true that the subsidy may well have helped this process, because the reduction in the subsidy has undoubtedly in recent months reduced the demand. It is, however, no use getting houses built more cheaply if none are built; what we have to aim at is the building as cheaply as possible of 200,000 houses a year. The difficult period—while the trade was not adequate for this task, and while they were therefore in a position to demand excessive prices—has been got through, and we are now in a position where the trade is more than adequate to the task, and where keen competition can be obtained in most parts of the country for the full programme.

Under these conditions a reduction of the subsidy will not mean a reduction in price, and will simply have the effect of forcing local authorities to increase rents. Any reduction of the subsidy under present conditions would therefore undoubtedly be a very serious setback to the house building campaign.

Assuming, then, that there is no reduction in subsidy, and that there is room for competition to become rather keener than it is now, and therefore for prices to go rather lower, then it should be possible to let for a nett rent of 7s., or even 6s. 6d.,

a house somewhat better than the cheap type of Birmingham A₃ house. It is not unreasonable to hope that local authorities generally may before long be building an acceptable standard minimum house, and letting it for 11s., or even for 10s., gross rent. Such a reduction in price, along with the other steps we have proposed, would certainly have a substantial effect in accelerating the filtering-up process. Under these conditions it would be possible to continue building a large number of houses all over the country, and finding suitable tenants for them. Instead of housing as hitherto the families of the well-to-do artisans, this should begin the process of spreading out the families of the poorer sections of the population, and so causing a real relief to the slums.

If, therefore, we continue building 200,000 houses a year and letting a large proportion of them at about 10s. a week gross, then we shall shortly be in a position to begin to deal with the worst slum areas. In the first place, it will be possible to prosecute for overcrowding, and so to drive those who are living in overcrowded conditions and who can afford the higher rents into the new houses. At the same time it will be possible again to take up vigorously the policy of enforcing closing orders where houses are not fit for human habitation; either preventing a house from being inhabited or forcing the landlord to put it into proper condition. This is a policy which, steadily pursued, has been the most effective method of improving slum areas in pre-war days. It is not showy; it does not strike the imagination like a slum clearance, but for a gradual and steady improvement it is probably the most effective method. It has two great advantages over the more popular method of clearing a large area; firstly, that it costs the local authority nothing; that the landlord is made responsible for dealing with his own property, and if it is unfit for human habitation of seeing that the land is used for some other suitable purpose. That is his natural responsibility, but it is inevitably taken over by the local authority, and usually at considerable cost to the rates, when a slum clearance scheme is undertaken.

Secondly, by dealing with individual houses, it is possible to a large extent to select those where the tenant can afford to move, and so to give definite assistance to the filtering-up movement while leaving meantime in the slum area those who cannot afford to go elsewhere.

Broadly speaking, it seems clear that the right method of dealing with the bulk of the slums for the next few years is the one we have been describing ; to build new houses at 10s. rent, and to ease the pressure on individual houses by prosecuting for overcrowding where the people can afford to move, and to make closing orders on the worst houses, again confining the action to those tenants who can afford to go elsewhere. This would seem to be the practical way of dealing with the bulk of the slum problem ; slum clearances being the second line of attack reserved for the very worst areas.

But there is a definite limit to what can be achieved in this way, by the building of alternative accommodation at rents of 10s. and over. We have shown that at least one-half of the households in the country are paying less than 10s. and are unlikely to pay more. At some point, therefore, the demand for the 10s. to 11s. house would cease, and the poorer sections of the working classes would still remain solidly in the slums. If we are gradually to enable that half of the households of the country who are now paying less than 10s. rent to get into new houses, there is only one way of doing it, and that is by building houses on a large scale at from 7s. to 10s. That is impossible under present conditions.

CONCLUSION.

We conclude, therefore, that if large numbers of family houses can be built to be let at 10s. gross, the filtering-up process from the slums will probably begin on a large scale, that considerable relief in the pressure on the slums will result, but that there is a definite limit to this process, and that when the market for the 10s. house is fully met the great bulk of the working classes who need houses rented at less than 10s. a week will still be living in old houses below the standard minimum. The slum problem, though less acute, will remain grave. There is no remedy for this remaining problem except lower rents by means of increased subsidies.

CHAPTER IX.

THE PRINCIPLE OF SUBSIDIES.

WE came to the conclusion at the end of the last chapter that the slum problem can only be solved if we can build houses, which must, of course, be up to the standard minimum, and let them at from 7s. to 10s. a week. We must frankly face the fact that this can only be done by means of a heavy subsidy. Not only will it be necessary to carry on the present Wheatley subsidy, but in the case of these low rented houses it will actually have to be increased.

There is a strong feeling in certain quarters against the permanent subsidising of houses and in favour of leaving houses, as in pre-war days, to be provided by private enterprise, according to the ordinary laws of supply and demand.

Those who object to subsidies say that it is the responsibility of the father to provide for his wife and children. As a leading town clerk has said : " Ever since the days of the cave men, man has provided the house for his woman." Colonel Fremantle states the case against the subsidy as follows : * " It will be a disaster if the housing crusade leads to the permanent dependence on the State of any class for so vital a commodity as its housing : it would but create a fresh form of pauperism, with all its essential waste and stigma." A well-known economist has said : " Unless we can pay such wages that people can pay for their own houses our present social system cannot be maintained."

This feeling against dependence on the State is still widespread, and is a survival and extension of the old feeling that a self-respecting father ought to maintain and bring up his own family, and that it was a disgraceful thing for a man to have recourse to the poor law.

* " Housing of the Nation," p. 174.

But if we look at the history of the last sixty years we shall see that hard facts have continually proved that the income of the unskilled labourer in competitive trades, even when in regular work, has never been enough to enable him to bring up a family of three children satisfactorily. The first big recognition of this fact was in the Education Act of 1870. It was felt essential, in the interests of the State, that all children should have a certain minimum of education, and it was realised that the only possible way of securing this was that the State should pay for it.

A small householder pays about £5 a year in rates, of this £1 is his contribution to the education rate. He pays this as householder, regardless of whether or not he has any children at school. The cost of a child at an elementary school is about £10 a year; so that if he has one child at school he is paying £1 and getting in education the value of £10; if he has three at elementary schools he is still paying £1 and getting the value of £30; which would quite obviously be utterly beyond his capacity to pay. To put it in another way, supposing that his life as a householder is fifty years, he will pay £50 to the education rate. The school career from 5 to 14 costs about £100; if therefore he has three children he pays during his life £50 for education and receives in return education costing £300.

This system contains two elements: it is partly a sort of insurance; the man pays a moderate premium within his means both before he needs education for his children and after he no longer needs it. But the premium is not enough to cover the cost, even if he has only one child, and very far from it if he has two or more. The state therefore gives the child a good education, and pays the necessary difference out of rates and taxes. The principle which has been deliberately adopted is to give the child what it needs, and to charge the father, not as a father, but as a householder,* a sum that he can reasonably afford spread roughly over his whole working life.

This principle is being gradually extended. Secondary

* The householder also contributes through indirect taxes something to the national Exchequer, part of which may be regarded as going towards education. This is, however, a small amount, and does not affect the argument

education till recently had to be mainly paid for by the father, with the result that, apart from a few scholarships, no child of poor parents could hope to continue its education after 14. There is now a steady movement towards free secondary education, which is dealt with in just the same way as free elementary education. In New York they give free University education ; not only are there no fees, but all books are provided by the State.

Substantially the same principle, though in different form, has been adopted to help the worker and his family at times when, owing to ill health, unemployment, old age or death his income ceases. Experience has shown that the average worker cannot save enough to maintain himself and his family through such periods of misfortune, and that the whole family suffers severely in health for these reasons. The system of social insurance was therefore introduced, under which the man pays a small sum weekly while at work, and a maintenance grant is paid when needed. Here, again, his insurance premium does not cover the cost ; additions are made both by the State and by the employer, the principle being, on the analogy of education, that the man and his family shall get the maintenance they need, that he shall contribute what he can afford, and that the State (with the help of the employer) shall make up the rest of the cost.

What about housing ?

Subsidies were first given in 1919 under the generous post-war impulse summed up in the phrase " homes for heroes." From that time to this there has been no open objection to the principle of subsidising houses ; it has been generally felt that good houses were a necessity, and that, at least under present conditions, the State must be prepared to help to provide them. But there is a feeling in certain circles, as shown by our quotation from Colonel Fremantle, that such help should be only temporary ; that it is demoralising, that it " creates a fresh form of pauperism, with all its essential waste and stigma."

But what about social insurance, and still more what about education, where the State pays a far larger proportion of the cost than it does in housing ? State subsidies in both these cases are now universally accepted as a permanent and necessary part of a civilised social order ; nobody dreams of accusing the

man who receives a State subsidy by sending his child to school, or by drawing health insurance benefit, of pauperism. Take an even more striking case. The fees at our Universities cover about one-third of the cost of education. This is true of Oxford as well as of the newer Universities, yet nobody talks about a Balliol man as suffering from "a form of pauperism, with all its essential waste and stigma."

Frankly, this outcry against the principle of subsidies is all nonsense. The country has long since made up its mind that the needs of the children must be satisfied. Even when wages are fairly good, there are many things which the father cannot provide or pay for. The State therefore intervenes and gives effective help in education, in public health, in case of failure of wages through accident, ill-health, or unemployment. It is true that the really well-paid worker can house his family without State help, but it is equally true that there are literally millions for whom this is totally impossible. And, owing to keen foreign competition, there seems at the moment little hope of an early rise of wages in the great competitive export trades. There remains, therefore, the one great field where help is necessary if the child is to have a fair chance in life: Housing. Every argument which applies to the other cases applies with at least equal force to housing. It is false economy to spend £10 a year in educating a child, and then to let it grow up in a damp, dark house, horribly overcrowded, with nowhere to play; in so wretched a state of health that it cannot get the full benefit of its education.

We have shown that the labourer with a family cannot possibly afford a decent house. He must either receive State help, or his children must remain in the slum. There is a clear choice before the country. If we choose to say that as a matter of principle we will not have subsidies for housing, then we condemn all labourers' families to live in slums. If we determine to abolish the slums, then we must face up to the necessity for increased subsidies.

There can surely be no doubt as to the country's decision. It would be nothing less than a national tragedy if, after a steady improvement in the standard of housing during the last 100 years, culminating in the post-war houses built twelve to the acre, with ample sun and air, comfortable and convenient, this standard should again be abandoned for something worse.

It is unthinkable that the public would allow anything of the sort to happen. We may assume, therefore, that it is a fixed national policy that no houses of a lower standard than the post-war houses shall be built in future, that there shall be steady building of this type of house till every family has one to live in, and that the subsidies necessary to achieve this shall be cheerfully paid.

The fact that this will mean a heavy burden on the public purse must be faced, and it is a matter of ordinary common sense that no subsidy should be paid which is not essential from the point of view of good housing and public health. In the enthusiasm of post-war days immense subsidies were given to the earlier houses under the Addison scheme, and even now subsidies are still being given to parlour houses well above the standard of what is necessary for health. People who can afford £1 a week for a subsidised parlour house could bring up their children just as healthily in a non-parlour house without a subsidy. A parlour is highly desirable, but cannot be considered essential, and if the cost of the subsidy is too great, then the subsidies on all houses above the standard minimum should be reduced or dropped altogether.

To sum up :—

1. As a public health measure it is necessary to insist, in the national interest, that in future no houses shall be built which do not come up to the minimum health standard.
2. The necessary number of good houses can only be made available for the poorer workers by subsidies, which will continue to be necessary so long as present economic conditions prevail.
3. Any objection to the principle of subsidies must, therefore, be over-ruled on account of the imperative demand for good and cheap houses.
4. A rapid policy of building suitable houses must be maintained, and whatever subsidies are necessary for the purpose must be paid. The greatest care must, however, be taken that subsidies are in such a form that they will impose the minimum burden on the public purse which is consistent with achieving their object.

CHAPTER X.

POSSIBLE CHANGES IN THE RATING SYSTEM.

ONE of the greatest impediments to the removal of poor families from the slums into better houses is the present rating system. The relation of rates to rent on houses of varying nett weekly rents in a typical urban area is set out in Table XVI. In this case the houses are assessed at 75 per cent. of the annual value, and the rates are 13s. in the £, which happens to make the weekly rate equal to exactly one-half of the nett weekly rent. The gross rent is therefore 50 per cent. greater than the nett rent.

The actual amounts of rents and rates for different types of houses in certain large provincial towns are shown in Table II., Appendix C. The results summarised below show that the rates average just over 50 per cent. of the nett rent :—

Type of House	Nett Rent (Average for 8 Towns).	Rates (Average for 8 Towns)	Rates as Percentage of Nett Rent.
	<i>s.</i> <i>d.</i>	<i>s.</i> <i>d.</i>	
A ₂	7 3	3 8	50 per cent.
A ₃	8 7	4 7	53 " "
B ₃	10 8	5 0	47 " "
B ₄	11 10	6 10	58 " "

It is interesting to note that the A₃ type of house which must house the poorest families, and ought to be specially cheap, is charged 53 per cent. of the nett rent in rates, whereas the more expensive B₃ house, which contains that element of luxury a parlour, and is inhabited by rather better-off families, is only charged 47 per cent. in rates. Quite clearly this is wrong ; it means that the poor family is paying 6d. a week more, and the " parlour " family 6d. a week less, than would be the case if these charges were reversed.

The principle on which rates are levied is that house rent is a rough measure of wealth, and that therefore a tax on rents will be in accordance with ability to pay. Although this may, at a first glance, seem to be the case, in fact it works most unfairly. Let us consider the effect on the slum dweller, who, as his family grows, wishes to move out to a good house in order to give his children a fair chance in life. Taking Manchester conditions, the average slum dweller with a family will be paying about 5s. a week nett rent. To get out into a minimum standard house, that is, the cheapest house in which he can bring up his family under proper conditions of health and amenity, he will have to pay a rent of 10s. Let us suppose that he is prepared to face the extra cost of 5s. a week for his rent. Unfortunately, this is by no means the end of the story. He is at once faced with two additional charges.

In the first place, it will generally be necessary, if he goes out towards the suburbs, to pay a tram fare in going to his daily work, whereas previously he has probably been able to get to work by walking. Assuming that there is only one member of the family working, which would generally be the case as we are considering the effect on the poorer families, if the tram fare is 1d. it comes to 1s. a week, if it is 2d. it comes to 2s. a week; a heavy additional burden which cannot be avoided but should, as far as possible, be reduced by cheap workmen's fares.

The second additional burden is in the form of rates; he has been paying 2s. 6d. on his slum house, and will now have to pay 5s. on his new house, an additional charge of 2s. 6d. a week.

This is a definite and important obstacle to "filtering-up." Why is it imposed, and how far is it justified? Let us consider the cost to the municipality of providing the services required by a family according to whether it lives in a 5s. slum house or a 10s. suburban house respectively. It requires no elaborate analysis to show that a suburban family not only does not cost the municipality twice as much as the slum family, but in all probability actually costs no more. The services required by the house itself, paid for out of what is sometimes called the "property" rate, are certainly rather more in the case of the suburban house. The frontage is greater and therefore more length of road is required per house, involving extra

charges for paving, cleansing, lighting, and draining ; but this amounts to a very small sum.

When we come to the "social" rate, that is, the expenditure on human beings, mainly on health and education, the position is quite different. As regards education, the cost per child is presumably the same whether brought up in slum or suburb, though the child which grows up in healthy conditions will naturally benefit more from its education, and in the long run give the municipality and the country a better return for the money spent on it. As regards health, there can be no comparison. The infant death-rate in the slum is in general roughly double what it is in the suburb, and the "damage" rate is almost certainly in something like the same proportion. That disease and ill-health of all kinds flourish in the darkness and dirt of the slum is proved by endless medical statistics. The cost to the municipality of attempting to keep the slum child in health, and of treating it in disease, is far greater than in the case of the suburban child.

On the whole, it would probably be true to say that the cost to the rates of a family is about the same, whether it lives in a suburb or in a slum. If it does cost more in the suburbs it is certainly only by a very small amount. From every other point of view it is immensely to the interest of the municipality to induce families to move out to the suburbs.

In face of this, one would expect the municipalities to arrange their system of taxation so as to discourage slum dwelling and encourage suburban dwelling. As I have shown, they do exactly the opposite. Any worker who is prepared to make a sacrifice to pay the extra rent for a good suburban house is discouraged by the municipality to the extent of being mulcted in a fine of 2s. 6d. a week which has no justification whatever on economic grounds.

THE INJUSTICE OF RATES.

Rates in their present form are therefore a highly inexpedient tax from the point of view of slum improvement. Can they be defended on grounds of justice ?

By no means. Consider the common case of a labourer with 40s. a week living in a slum house and paying 2s. 6d. a week in rates. The rates alone amount to $6\frac{1}{4}$ per cent. of his

income. Consider a man with 50s. a week, and a family, living in one of the new houses and paying 10s. a week in rent ; a man who is making a heavy sacrifice of his personal comforts in order to afford the rent of a good house for his children ; the kind of man who ought to be encouraged and helped in every possible way. If he lived in Manchester, he would be "rewarded" by being rated to the shameful extent of no less than 10 per cent. of his whole income. We have heard a good deal about the burden of high taxation ; but surely no other tax existing in this country even approaches, in harshness and injustice, the tax of 10 per cent. of his income for rates alone on a poor man ; levied just because he is making special sacrifices to bring up his children in the best way. Consider as a contrast a very rich man living in a big house assessed at £200 or £300 a year ; his rates will not amount to more than about 1 per cent. of his income. Clearly on grounds of equity there is no possibility of defending a tax which amounts to 1 per cent. of the income in the case of the rich man, to 5 per cent. for the poor father of a family so long as he remains a slum dweller, and to 10 per cent. if he lives in a decent house, even though it is the smallest and cheapest in which he can bring up his family properly.

These are hypothetical cases. The following facts are taken from the twenty-five cases in one of the most congested slums in Manchester, details of which are given in Table IX. Omitting the three families with abnormal incomes of £4 weekly and over, the ratio of the rates they are actually paying to the family income varies from 4 per cent. to 9 per cent., the average being 5 per cent. If the families were housed in the smallest-sized Corporation house which would enable them to live without overcrowding on the Manchester standard, the percentage of rates to the weekly income would vary from 7 per cent. to no less than 17 per cent., the average being 10·8 per cent. Here we have a representative sample of twenty-two slum dwellers, not particularly badly off, as their incomes average about 50s. a week, though the number of children is rather large, there being just over five persons per family, and we find that if they lived in appropriate Corporation houses they would actually have to pay over 10 per cent. of their incomes in rates alone.

The whole trend of modern legislation is to give relief to

the worker at times when he specially needs it. It is now recognised that most working-class fathers pass through a prolonged period of stress while their children are at school, and they are burdened with the expenses of a dependent family. The one startling exception to the rule of giving extra help at times of special need is the rating system, which, as has already been explained, does exactly the opposite. At a time when the worker is forced, if he does his duty to his children, to go into a larger house, the city exacts an extra 2s. 6d. a week in taxation. It has been shown that this is not justified by any increased cost to the city. It is not in accordance with one of the main principles of taxation, ability to pay; it not only does not help the worker to tide over a difficult period of his family life, but actually makes it more difficult. It is a tax on self-sacrifice and social service; it is a serious and often fatal bar to the removal of a family from the slum to the suburb. It is a system which is utterly indefensible from every point of view.

A NEW PROPOSAL.

How can this vicious system be changed? Is it possible to modify it in such a way as to do away with the disadvantages we have outlined, and yet retain the benefit of the present rating system which compels the householder to realise his responsibility for municipal administration by paying his share towards its cost?

The worst type of slum house in the average urban area may be taken as having a nett weekly rent of 4s. and being assessed at 75 per cent. of the rent. or at about £8 per annum. The rates paid in this case would be about 2s. If the tenant is earning 40s. a week, the rates will be 5 per cent. of his income; at 60s. they would be $3\frac{1}{2}$ per cent. of the income. As 1 per cent. of a rich man's income paid in rates is held to be enough to give him the necessary sense of civic responsibility, clearly 3 per cent. to 5 per cent. must be regarded as enough in the case of the slum dweller. In fact, from this point of view the slum house might safely be assessed even lower, but it is not desirable to tempt people to remain in the slums by a further reduction of rates. The right course would seem to be to continue to assess the 4s. house as at present.

What is objectionable is the *increase* of the assessment for

working-class houses that are better than the slum house. As soon as the house becomes so large that an element of luxury enters into it, it may fairly be assumed that there is increased ability to pay on the part of the tenant, and the rates should accordingly be increased. But we have shown that up to the minimum standard house, with a nett rent of from 6s. to 10s., there is no luxury element, and there is no reason to suppose increased ability to pay. So long as the increased rent represents only the increased cost which is necessary for health and decency, no extra taxation should be levied.

If these premises be accepted, it is easy to propose a new method of assessing houses which would meet the case. All houses in urban areas up to and including the minimum standard should be assessed at a flat rate which might be, say, £8.

The way in which this proposal would work out concretely for houses at nett weekly rents ranging from 4s. to 20s. is shown in Table XVII., in which it is assumed that the "luxury" element begins at houses above 10s., and that the flat rate of assessment will cease at that point, and be replaced by a gradually ascending scale of assessment until the present level is reached at the 20s. house.

This scheme is perhaps over-generous, as it makes big reductions on houses above 10s. An alternative scheme might be to give a reduction on houses up to 10s., but above that to levy the present rates. There is a certain objection to this, that the 10s. house would be to let for a gross rent of 12s., whereas the 12s. house, instead of being let as in the table at 15s. 6d., would jump straight away up to 18s. There would be a very big gap between the cost of the 10s. house and the 12s. house, which is perhaps undesirable.

An attempt has been made to estimate the cost of the whole scheme as given in Table XVII. This is shown in Appendix H to be probably about £20,000,000 a year for England and Wales. The cost is so heavy that it might be better to adopt our second proposal of confining the relief to the smaller houses, either those of 10s. and under, or, if that were too expensive, one might even take a figure of, say, 8s. and under. The scale could be so adapted as to reduce the cost to not more than £10,000,000 a year, and yet to include the essential thing—the full reduction in the rates of the standard minimum house. This is a matter which would require

further investigation than it has been possible to give it in order to arrive at the best scale and the actual cost.

It must be remembered that there is another side to this question of loss in reducing rates. At the present time most cities are making a large profit on their new houses. If we deduct the 1s. 3d. which is the weekly charge on the rates towards the subsidy, we find that the nett rate received by the local authority from its own houses varies from 2s. 5d. to 5s. 7d., as against the rate of 2s. to 2s. 6d. received on a slum house. (This is shown in Table XVIII.) As the charge on the rates for a family in a new house is no greater than in a slum house, there is therefore in no case a loss to the rates by pulling down a slum house and transferring the tenants to a new one. On the contrary, there is, after allowing for the subsidy, a clear profit amounting generally to 1s. or 2s. a week. The charge on the Manchester rates for housing subsidy in respect of Corporation houses amounts to about £50,000 a year. Against this, the rates to be collected on the new houses amount to over £108,000, or over twice the amount of the subsidy burden on the rates. One half of the rates levied on the new houses in Manchester is therefore nett profit to the rates after allowing for subsidy; always on the assumption that the new houses are occupied by people who would otherwise be living in Manchester, and would require the usual social services.

The financial effect of the adoption of our scheme for lower assessments would be as follows: so far as new houses are concerned, every house built to accommodate existing population would still bring a profit to the city rating account. So far as old houses are concerned, assessments would be heavily reduced, causing a loss to the rates which, throughout the country, might amount to from £10,000,000 to £20,000,000 a year, according to the basis on which the assessments were revised.

If no assistance were given by the State this would mean an increased burden on the rest of the ratepayers. This should be prevented by a suitable grant-in-aid from the Government. It is not desirable that this grant-in-aid should be fixed on the basis of the loss of revenue owing to the change in assessment, as this is an artificial figure which, after a few years, would cease to have any meaning. The loss of revenue should be

covered by a grant-in-aid from the national Exchequer which should be sufficient in all areas approximately to cover, or more than cover, the loss on revenue due to the changed assessment.

For instance, the Government might take over the whole cost of dealing with the able-bodied poor and with lunatics, both of which are national problems ; or increased grants-in-aid might with advantage be given for various health and poor law services. It is not necessary to consider here the exact form such a grant should take ; nor has it been possible to estimate with any accuracy the amount of the loss of revenue which would have to be replaced. But it seems clear that the amount would not be greater than could be met in the way suggested ; and the nett effect would be to transfer a substantial burden of taxation from the poorest ratepayers to those who pay income and super tax ; a real step towards a more equitable system of national taxation.

The adoption of a de-rating scheme on the above lines would have a most important advantageous effect on the filtering-up process. It would require new legislation, but could be accomplished very simply by an alteration in the second schedule of the Rating and Valuation Act for 1925. Any desired result on the lines of our proposal could be achieved by a very short Act modifying this schedule in the desired direction.

Meantime a great deal of the advantage of this proposal has already been gained in certain cities by adopting low assessments for new houses. The assessment of new houses at present is chaotic. A reference to Table II., Appendix C., will show that Birmingham assesses some of its A2 houses at £6. Newcastle and Manchester go up to £15 10s., nearly three times as much for a very similar house. Bristol assesses an A3 house at £10, Manchester at £19 10s. In Liverpool on the A3 house the rates are 36 per cent. of the nett rent, in Birmingham 43 per cent., in Manchester 58 per cent., in Wigan 80 per cent. Wigan is profiteering shamelessly.

Under the law as it stood before the passing of the Rating and Valuation Act of 1925 it would have been a perfectly simple matter for all local authorities to follow the good examples of Liverpool and Birmingham and to assess their new A3 houses on a similar low basis. Liverpool charges 3s. 3d. rates on a 9s. A3 house as against Manchester's 5s. 4d., so that Manchester could at once bring down the gross rent of that

particular house by 2s. 1d., if it adopted an assessment on the basis of Liverpool's. A revision of the excessive assessments which have been made on new houses in many parts of the country would go a long way towards meeting the rating difficulty. In Birmingham, where the rates on an A₃ house are only 3s., they have already got, as regards new houses, almost the result aimed at by the more drastic de-rating proposals that we have made above.

The position is, however, changed by the Rating and Valuation Act, under which careful provision has been made to ensure a standard level of assessment throughout the country. It is understood that the rates on the A₃ house in Manchester will be reduced by rather over 1s. under this Act, and it is to be feared that the rates in towns with a low assessment like Birmingham will be increased. It remains to be seen how far in practice the new Act does achieve a constant level of assessment throughout the country. It is rather to be feared that while it will prevent the excessive rate charges on the standard minimum house such as those existing in Manchester and Wigan, it will, on the other hand, prevent a levelling down, which public opinion might gradually have forced, of the normal rate charge to something like that in vogue in Birmingham. In any case, it is to be hoped that local authorities will appreciate the importance of a low rate charge on their houses, and, by doing what they can in this direction, will endeavour to lessen the height of the artificial barrier which is now interposed by the rates against removal from slum to suburb.*

PRECAUTIONS.

There is one serious danger in the proposed reduction of the assessment of the minimum standard house, and that is the landlords would put up the rent by an amount equal to the reduction on rates. This would certainly happen if the change were made without precautions while the present shortage of

* It should be made clear that these proposals deal with the slum problem in urban areas. They would not be applicable to rural areas where the agricultural labourer, who most requires relief, is already living in a house assessed at less than £8. The application of the scheme, as here drafted to rural areas would, in most cases, afford no relief to the agricultural labourer, and would tend to relieve those who are better off, including thousands of week-enders. It is therefore to be regarded as a scheme to apply to urban areas only.

houses exists. Once the shortage is done away with and a surplus of empty houses of this type is provided, the landlord would no longer be able to demand an excessive rent. Meantime, this can only be prevented by an amendment of the Rent Restriction Act. New houses for letting are being built only by municipalities, and there is accordingly no danger of profiteering in the rents of new houses. As regards old houses, the rents of all of them should be limited by statute. At the present time there is a clause in the Act under which a change in tenancy removes from the house the protection of the Act. The result is that all over the country, as soon as the tenant changes, the rent is put up. This must be stopped. Houses which have been released must be brought again under the control of the Act, and the Act must be continued until there is a sufficient supply of houses to ensure by the natural play of competition that rents will not be increased.

CHAPTER XI.

THE CHEAPEST FORM OF SUBSIDY.

THE problem we have to consider in this chapter is this—what is the best and cheapest form of subsidy which will render possible our programme of steady building of good houses, accompanied by the steady closing of the worst existing houses, at such a rate that within a reasonable time every family shall be living in a house equal to or better than the minimum standard?

We have shown that to do this a considerable number of good houses are required at from 10s. to 15s. a week gross rent, but that the great bulk must be let at from 7s. to not more than 10s.

We have shown that with the present subsidy the lowest rent at which the standard minimum house can be let, even after making substantial adjustments as regards rates, is about 10s., though, as a matter of fact, such houses are at the present time being let at an average rent of about 13s. We have come to the conclusion therefore that it is possible with present subsidies to meet the demand for houses at from 10s. to 15s. a week, but that there is no way of meeting the largest demand of all, for houses at from 7s. to 10s., except by some increase of subsidy.

In the first place, let us consider the present forms in which housing subsidies are given.

THE CHAMBERLAIN SUBSIDY.

We need not spend any time over the subsidy for private enterprise. This amounts to a lump sum of £50 per house, and is only taken advantage of in connection with houses for sale. It has been most useful in getting a large number of houses built, but the abnormal post-war demand for these

houses has to a large extent been met. This subsidy is of no avail as regards the poorer sections of the workers, except to the extent to which it might be of assistance in a slow filtering-up process. In any case, as regards the actual provision of houses to be let at 10s. and under, this subsidy is useless.*

The Chamberlain subsidy of £4 per annum, or about 1s. 6d. a week, is still used by certain local authorities in preference to the Wheatley subsidy, because it leaves them free from all restrictions as to rent. Houses built with this subsidy are therefore invariably highly rented and are of no direct interest to the poorest class of tenant.

THE WHEATLEY SUBSIDY.

The subsidy for houses to be built and let by local authorities is £7 10s. yearly from the State.* The houses are supposed to be let at the same rents as equivalent pre-war houses, allowing for superior amenities; this is accomplished by an additional subsidy from the local authority which is normally about £3 15s. yearly; in fact, it varies a good deal between different authorities, and between different houses built by the same authority. For instance, Manchester lets an identical house more cheaply in the central districts than in the suburbs, thus deliberately giving a larger subsidy to the poorer people.

The form of this subsidy is probably the best possible. The State gives a fixed sum per house, and insists on the house being up to a certain standard. The responsibility for good and cheap building is entirely on the local authority. If there is extravagant or bad building the whole of the resulting loss over and above the £7 10s. falls on the local authority; if the house is well designed and well and economically built, every penny of the advantage of this efficient work accrues to the local authority. The State grant enables the local authority to reduce the rent without in any way undermining its full

* On 6th December, 1928, after the book had gone to press, the Minister of Health announced his intention of abolishing the subsidy under the 1923 Act and of reducing the annual Exchequer contribution under the 1924 Act by £1 10s. per house so far as houses completed after 30th September, 1929, were concerned. If the local authorities do not reduce the contribution out of the rates, this means an increase in the economic rent of the houses built with the Wheatley subsidy of 6d. a week. This will do something to reduce the effective demand for these houses, but is not a large enough increase seriously to affect the arguments or conclusions in the text.

responsibility. This is in striking contrast to the original Addison grant, where the position was exactly reversed ; the local authority paid a fixed amount, whether it did its work well or ill ; the State paid the rest. The result was financially disastrous ; as might have been foreseen extravagance and waste occurred on a large scale. The present subsidy is on the so-called " unit " system, which means a fixed grant per unit, in this case per house. Experience makes it abundantly clear that in any future housing grants, whatever changes may be made, the unit system must be adhered to.

The Wheatley subsidy has been very effective in getting houses built at from 12s. to 20s. gross rent per week. On the lines we have indicated the large remaining demand for houses at from 10s. to 15s. a week can be met if the reduction in cost continues and if we are content to build rather smaller houses than has generally been the case hitherto. There can therefore be no doubt whatever that the subsidy should be continued in its present form. There can also be no doubt that it would be a serious mistake to reduce it unless and until prices sink substantially further than they have done hitherto. The subsidy should be kept at such a level as to enable the standard minimum house, when well designed and economically built, and when excessive rates are not charged, to be let at 10s. gross.

But the Wheatley subsidy is not suitable for the provision of the Class 3 house at lower rents than 10s. Immense numbers of people are quite able to pay from 10s. to 15s., and the cost of reducing the standard minimum house, for all tenants, to, say, 7s. would be completely prohibitive. The further subsidy necessary to reduce the cost of the house below 10s. should only be given to those families that need it. In other words, if it is to be economical it must be based on family needs and not on the type of the house. The same type of house must be let at lower rents for those who cannot afford 10s. a week, whereas those who can afford it must continue to pay the higher rent.

THE SLUM SUBSIDY.

Recognising the special needs of the slum, a special subsidy has been given under which the Government undertakes to bear half the loss in approved schemes for the clearance of slum

areas. We have already shown that this subsidy has so far been almost entirely ineffective, because the loss on the local authority amounts to something like £9 per house per annum. Instead of taking an increased share of the burden when dealing with the housing of the very poor, the Government actually hopes to achieve its object by taking a decreased share !

The basis of this grant seems to be wrong for a second reason, in that it is based on slum clearance. There may be something to be said for a grant for the pulling down of old houses in certain cases, but what is really wanted is to get the families into good houses, rather than to turn them out of bad ones. It would surely be better to base the grant on the need of the family for a new house. In any big provincial town a revolution could be effected by gradually moving out slum dwellers into better houses, and closing the houses unfit for human habitation one by one. In the natural course of events, the areas where these houses were closed would be used by the landowner for factory or office purposes, and no loss would be incurred by the municipality. In Manchester there are to-day 26,000 houses classified by the Medical Officer of Health as unfit for human habitation. If we could build alternative accommodation, and let it to the families in these 26,000 houses, gradually enforcing closing orders, until practically all these houses were closed, the slum problem would be solved without any general clearance scheme.

It is, of course, true that there ought to be control over the re-building of these areas. This could easily be obtained if the long overdue power were given to local authorities effectively to town plan built-up areas.

The slum clearance subsidy is therefore, from every point of view, an ineffective and bad form of subsidy, which has done, and is likely to do, almost nothing towards the building of the immense mass of houses which are required to be let at from 7s. to 10s. a week.

Certain other experiments have been made on a small scale to help slum dwellers by a special subsidy. In Nottingham the rent is reduced by 1s. a week when the house is occupied by a tenant from a cleared slum. This is obviously an unsatisfactory scheme because, as we have shown, some slum dwellers are quite capable of paying the full rent, whereas in other cases 1s. is an inadequate reduction. If the subsidy is to be based

on needs, the mere fact that a family comes from the slum is not evidence of need.

In Welwyn Garden City and in a Plymouth scheme a reduction of 6d. a week is made to certain tenants for every child of school age. These experiments are new and on a small scale, but there is not much doubt that they show the lines on which the result aimed at can be most cheaply achieved.

A CHILDREN'S RENT ALLOWANCE.

We are in the following dilemma : That there is still a large demand for the standard minimum house which can be let at from 10s. to 12s. a week with the present subsidy ; that it would therefore be unnecessary and foolish to give any increased subsidy for these houses ; but on the other hand there is a large population which must be housed in exactly the same type of house, but which cannot afford the 10s. rent.

If that is the case it at once becomes clear that the additional subsidy must be based, not on the type of house, but on the needs of the family.

This is quite a new principle in housing subsidies ; on the other hand, it is exactly the principle which is applied as regards education. It seems to be quite clear that if the slums are really to be abolished, and if it is to be done at the lowest possible cost on the Exchequer, it must be done by means of a subsidy based on family needs.

Once this is admitted, the general form which such a subsidy must take is fairly clear. The needs of the family depend on two things : first of all the income, and secondly the number of children. A suitable subsidy for our purpose would necessarily be limited to families who, on the one hand, have less than a certain income, and on the other hand, have more than a certain number of children. As a concrete proposal, let us suggest that the subsidy might go to those who have—

- (1) An income of 60s. a week or less.
- (2) Three or more children.

A children's rent allowance of 1s. a week for each of these children would give the three-child family a standard minimum house for 7s., a rent which is about the same as they are paying in the slum to-day. What would this cost ? We have shown

in Chapter IV., page 44, that about two million children would be involved. The cost would, therefore, be two million shillings a week, or about £5,000,000 a year.

Such a subsidy would be given to those who absolutely need it. It would not go in a single case (if perfectly administered) to those who could get into a decent house without it. Adding this subsidy to the present Wheatley subsidy, it should be possible for every family in the country to pay for a standard minimum house, and it is suggested that in this way this result would be obtained on the cheapest possible lines.

It has been objected to this proposal that it would involve obnoxious enquiries into the income of every family which desired to have the subsidy, and that it would therefore be better to give the subsidy to all who are insured under the Health Insurance Acts. It is quite a definite category and would involve no inquisition. Unfortunately, however, as shown in Appendix D., this would involve doubling the number of families who would be eligible for the subsidy, and therefore doubling the cost. It would mean an expenditure of an additional £5,000,000 a year for families who could afford suitable houses without it. This seems an excessive price to pay for the avoidance of a declaration of income by those who really need the subsidy.

While there are admittedly difficulties in administering a subsidy of this sort, yet there can be no doubt that they can be fairly easily overcome. It is not worth while working out a definite scheme at the present stage. The first step is to make it clear that a children's rent allowance is in principle the best and cheapest, and perhaps even the only, way of getting the large families out of the slums.

CHAPTER XII.

MISCELLANEOUS.

THE object of this book is to show that the slums can be effectively dealt with by means of a proper subsidy. The whole subject is so complicated that we have endeavoured to confine ourselves to essentials. The scheme put forward may, however, be criticised unless reference can be made to certain matters with which we have not hitherto dealt. This chapter will, therefore, be devoted to dealing shortly with such points.

I. LONDON.

No reference has been made to the special problem of London except to show how bad the overcrowding is there. It would seem to be roughly true to say that in the slums of London a family lives in about the same number of rooms as a similar slum family would have bedrooms in Manchester, that whereas a given number of people in Manchester might be living in a two-up and two-down house, the equivalent family in London would be living in a home consisting of two rooms only. This difference is, no doubt, due to many factors, the principal ones being the very high land values in London and the high fares from the slum districts to the outlying parts where new houses are being built.

There is little doubt that the London problem under present conditions can only be solved by the building of high tenement dwellings. We do not propose to enter into the controversy as to the relative merits of the two types. The last census showed that only about 3 per cent. of the population of England and Wales lived in tenements; and the prejudice against them remains as strong as ever. Experience also shows that tenements, if well and conveniently built, and if land is not dearer than, say, £500 per acre, are actually more expensive than is

the provision of equivalent accommodation in self-contained houses. Where land is very expensive, and transport to cheap land dear (that is to say, in the centre of great cities), tenements may be necessary. This is certainly the case in London ; there may be advantages in building a few tenement blocks in the centre of other cities. But, generally speaking, it is most unlikely that the tenement will play any important part during the next generation in solving our housing problem.

Admittedly the London slum problem is far more difficult of solution than that of the other great cities, so much so, that it is a special problem requiring special separate consideration which cannot be devoted to it in this book.

2. SCOTLAND.

No reference has been made to the special problems of Scottish housing. They are purely psychological. The cost of building new houses is no greater in Scotland than elsewhere ; land is not more expensive ; capacity to pay rent is as great. The specially acute problem of Scotland is due to bad housing traditions, and unwillingness to pay the rents which are paid by equivalent families in England. The solution of the slum problem in Scotland is the same as in England, with the additional necessity for educating the Scottish tenant up to the same appreciation of the importance of housing, and the same willingness to pay the proper rent for a good house as it is paid by the English tenant.

3. TOWN PLANNING.

It is impossible to exaggerate the importance of town planning, including what is nowadays called "regional planning," for the proper development of our cities and of the country as a whole, but it has no close connection with the financial problem with which we are concerned in this book—how to build houses at rents which the workers can pay. The problems of town planning are : where the houses should be built, how amenities should be protected, how transport should be provided. These are great problems which cannot be dealt with incidentally in a book whose principal subject is quite different. How to prevent a continued increase of population

in cities like London and Manchester, and to transfer the increase to garden cities, is one of the great problems of the next generation.

Meantime, the special problem of building new houses to clear the slum areas is already largely dealt with so far as town planning is concerned. In the case of a self-contained city like Birmingham, with a large agricultural belt all round it, the broad lines of town planning the city and its surrounding area are already settled. Probably the only important further reform is the power to town plan built-up areas. The need to give this power to local authorities has long been recognised by all who are interested in town planning, and it is to be hoped that Parliament will shortly wake up to its duty, and pass the necessary Act. We do not, therefore, propose to consider town planning at all in this book. The problem of building houses at rents that can be paid by the working classes is the same in Welwyn or Letchworth as it is in Liverpool or Glasgow, but as we are advocating in this book a very big and long-continued programme of building, it may be of interest to consider the effect of this. It is sometimes thought that if we attempt to house the working classes at ten houses to the acre, the whole of the country will be a mass of houses. This is a danger which need not be feared. Consider the case of Manchester. Manchester has an area of about 22,000 acres, and has 160,000 houses. Let us assume that in the course of the next generation the number of families in Manchester will increase in proportion to those in the country, which would necessitate increasing the number of houses from about 160,000 to 200,000. Let us assume that our programme is so successfully carried out that one-half the existing houses are, during that period, pulled down and replaced by new houses built ten to the acre. This would mean the pulling down of 80,000 old houses, which may on the average have been built 40 to the acre, and will therefore clear 2000 acres. On the other hand, there will be 120,000 new houses occupying 12,000 acres. We shall accordingly have cleared 2000 acres and have built on 12,000, necessitating an increase in the acreage of Manchester of 10,000 acres. The spreading of the Manchester population over 32,000 instead of 22,000 acres is clearly not an encroachment on the country which need fill any lover of nature with alarm.

4. RURAL HOUSING.

This book is confined to the consideration of the slum problem, and of those matters which are involved in dealing with it. Rural housing is a totally separate problem, with separate difficulties, and it has been felt better to ignore it altogether. As regards the main proposals we have made, the de-rating proposal is not directly applicable to rural conditions; the children's rent allowance is, and would be just as useful and important in its effect on rural life as on urban life.

5. RESPONSE BY SLUM DWELLER TO NEW ENVIRONMENT.

It is often argued that the slum can never be abolished because it is the slum dweller that makes the slum. Those who hold this depressing theory believe that quite a considerable proportion of those who now live under bad and dirty conditions in the slums are under no circumstances capable of bringing up their families decently.

If this pessimistic theory were true, the slum problem would be insoluble, and the proposals in this book could never be effectively carried out. It is important, therefore, to consider how far slum dwellers will "make good" when transferred to a new environment. Undoubtedly there are those who will turn a new house into a self-contained slum within a short space of time. But the evidence of all experienced persons, as against the pessimist who asserts that the pig makes the sty, is that the proportion of those who do not respond to environment is small. In Scotland the standard of cleanliness in the home is admittedly lower than in England, but the reports of inspectors under the Scottish Board of Health on re-housed tenants is distinctly encouraging.

The following comments are taken from the Board's Annual Report for 1926, pages 50-52 :—

Re-housing of Slum Dwellers.—The houses provided by those local authorities who were the first to proceed with slum clearance proposals have now been sufficiently long in occupation to enable a general idea to be formed as to how the tenants from the slum areas are conducting themselves in the new houses, and whether they are reacting to their improved conditions and surroundings. For this purpose one of the housing Inspectors

was instructed to visit a number of representative schemes. The Inspector visited in all about 350 houses in schemes of ten different local authorities. No previous notice was given of the intended visit, and the Inspector therefore saw the houses under more or less normal conditions.

Conditions in the New Houses.—The Inspector reports that “the proportion of bad tenants in the different schemes varies considerably, but taking the schemes visited as a whole, I found that the proportion of really bad tenants did not exceed 12 per cent. Out of a total of 350 houses visited, 62 per cent. were well kept; 26 per cent. were, however, only in fair condition as regards cleanliness; while 12 per cent. were definitely very dirty, and were obviously kept by very careless tenants, who did not appear to be making any attempt to live up to the new accommodation provided.” In certain of the smaller schemes the percentage of good tenants was found to be remarkably high, between 80 per cent. and 90 per cent. of the houses visited in these schemes being very satisfactory. A marked improvement was noticeable in the appearance of the tenants, who were obviously making an endeavour to adjust themselves to their improved accommodation and surroundings.

Baths not Misused.—In view of statements which have frequently been made as to the misuse which tenants who have not been accustomed to the use of a bath would be likely to make of it, the suggestion being that it would be used for the storage of coal or other articles, it is of interest to note that in none of the houses visited was it found that the bath was being utilised for any such purpose. In most cases the tenants highly appreciated the accommodation and conveniences provided, and one tenant went so far as to say that the bathroom in itself was “worth half the rent.”

In many of the houses visited it was apparent that there was very little money for anything but the barest necessities, but many of the tenants were hopeful that if only work could be obtained better times would be in store for them, which would enable them to appreciate the improved housing conditions. Some of the poorest homes were scrupulously clean, and reflected great credit on the housewife. It is reasonable to anticipate that with improved industrial conditions and helpful supervision on the part of those responsible for looking after the housing schemes, a general improvement in the con-

dition of the tenants and of the houses will ultimately be achieved.

MANCHESTER EVIDENCE.

We have already quoted the case of the Hulme slum clearance in Manchester, where 30 per cent. of the slum dwellers are making excellent tenants of Corporation houses. It is true that nearly 10 per cent. of those who were transferred to Corporation houses had to be ejected because they took their slum habits with them.

The position as regards the existing slum dwellers is pretty clear. A considerable proportion of them keep their houses in a state of cleanliness which can only be described as wonderful, having regard to the difficulties they have to face. A large proportion of them are good householders as soon as they are given the opportunity. A relatively small proportion, varying from district to district, not only have the worst slum habits, but take them with them when they transfer to other houses. Of these bad tenants, a certain number, if given help by trained rent collectors on the Octavia Hill system, can be converted from slum dwellers into good tenants. But, it must be admitted that in this generation a certain number have become so demoralised as to be hopeless.

It seems to us to involve the blackest pessimism to conclude from this that there will always be people who cannot live in a decent house. The conditions against which many slum dwellers have had to struggle are such that it is no wonder that they have given up hope and become content with dirt and disorder. It seems to us unreasonable and unfair to conclude this is due to human nature. Let us continue to build good houses, and so continue as rapidly as possible to decrease the number who are forced to live in slums, and we may look forward with confidence to the abolition not only of the slum house, but of the slum tenant. To delay our great schemes for the improvement of the housing of the people on account of any unproved theories that slums must always be with us would be criminal folly.

CHAPTER XIII.

CONCLUSION.

WE have now examined the main facts of the situation. We have shown that the only solution of the slum problem is to go on building new houses, especially what we have called the standard minimum house, gradually transferring the population to these new houses, and at the same time closing down the old houses as they become vacant. We have shown that both in order to provide new houses as quickly as possible, and in order to keep faith with the building trade, we ought to aim at building 200,000 new houses each year until we are within sight of a final solution of the problem, and then slow down the rate of building gradually to, say, 100,000 houses a year. During this period entry to the building trade could be stopped or reduced in such a way that the size of the trade would remain equal to the demand upon it, and excessive unemployment would be avoided.

We have shown that the war shortage has been met as regards Class 1 houses, that is those rented over 15s. a week, and that as regards Class 2 houses let at from 10s. to 15s. a week the demand for the more expensive types is already slackening. There has been an alarming drop in the rate of building during the last year, and if we continue to build new houses at the present rents we shall see, in a very short time, the full meeting of the demand for the houses from 12s. to 15s. a week. We shall, on the other hand, have done almost nothing to help the great bulk of the working classes who want houses rented at under 12s. a week. If we stopped at this stage we should find we were spending for many years to come £10,000,000 a year in housing subsidies, almost exclusively for the benefit of what we have called the "clerk-artisan" class, with incomes of, say, 60s. a week and upwards.

We have considered what can be done to meet the need for cheaper houses without increasing the subsidy. We have

shown that a certain impetus could be given to the filtering-up process from slum to suburb by re-imposing the Rent Restriction Act on the intermediate type of house, so as to prevent landlords from raising the rents of such houses against tenants desiring to move from the slums. This process might be even more effectively assisted on the lines of the Birmingham experiment in which the municipality actually purchases such houses for the purpose of facilitating the filtering-up process.

These changes would be of some assistance. But the only big step that can be taken is by reducing rents. If the A3 house could be generally built in such a way as to be let at a gross rent of 10s., as is the case in Birmingham to-day, then the whole problem of the Class 2 house would be solved. Having regard to the steady fall in the price of the houses built during the last two years, we believe that it should be possible, with the present subsidy, to build all over the country an A3 house which could be accepted as up to the standard minimum requirements of health, and to let it at 10s. This would meet a very large demand, and would certainly make a serious beginning in the process of filtering-up, and of relieving the pressure on the slums. It seems likely that the building of such houses, along with the number of larger houses as are required, would occupy the energies of the building trade at the rate of 200,000 houses a year for the next two or three years. But there is a limit to the demand for the 10s. house ; one-half the working classes need houses at lower rents, and it must inevitably happen that at a certain point the effective demand for the 10s. house will dry up. A very large proportion of the children of the working classes, including the great majority of the families with three or more children, will still be in pre-war houses below the standard minimum, and will remain there unless and until cheaper houses are built than is possible with the present subsidy.

We have therefore gone on to consider how the standard minimum house can be built to be let at from 7s. to 10s. We have shown that the first thing is to reduce the rates, which are always excessive, and sometimes very excessive, in the first place by the simple plan of re-assessing on the moderate basis adopted by Birmingham or Liverpool, and later on by a modification of the law which would reduce the rates on the standard minimum house to something like 2s. or 2s. 6d. In

this way the rent might be got down to, perhaps, 9s. We have shown that a further general subsidy on the standard minimum house would be too expensive to be contemplated, and that by far the cheapest way of meeting the needs of the large families is to give a children's rent allowance to those families that need it; we have suggested as a basis of discussion 1s. a week for each dependent child when the family income does not exceed 60s. a week.

There are therefore three main steps to be taken in reducing the rents at which standard minimum houses can be let: firstly, to build cheaper houses; secondly, to reduce the charge for rates; and thirdly, to give a children's rent allowance. Probably the best plan would be to tackle all these methods of cheapening simultaneously. But this is not essential, and the full rate of building could be kept up if local authorities would at once set to work to produce the cheaper type of house, and if the revision of assessments which is now taking place under the 1925 Rating and Valuation Bill is carried out with wisdom and courage. These preliminary steps would enable the country to carry on while further consideration was being given to a more effective form of rating relief, and to the question of a children's rent allowance.

A TEN-YEAR PROGRAMME.

Let us consider what can be done in ten years on these lines, and endeavour to make an estimate of the cost. Let us assume that 200,000 houses will be built each year, and that they will be divided up under the following headings:—

1. Forty thousand houses without subsidy. This seems modest, as the number has never been less than 63,000 during the last four years, in spite of the depression.
2. Forty thousand private enterprise houses, with the £50 (Chamberlain) subsidy, costing two million pounds yearly. The number has averaged 60,000 for the last three years.
3. Sixty thousand houses with the ordinary Wheatley subsidy of £11 5s. per annum, to be let at from 10s. to 15s. gross. If necessary in the interests of economy the upper limit of the houses eligible for this subsidy could be reduced.

4. Sixty thousand houses with the ordinary £11 5s. subsidy, and in addition a children's rent allowance averaging £9; or a total subsidy of £20. These would be let, in the case of the 10s. house being allotted to a family with three dependent children, at 7s. gross; if there were five children the rent would be 5s. gross.

The annual cost of these subsidies would be as follows:—

Forty thousand houses without subsidy	—
Forty thousand houses with private enterprise subsidy	£2,000,000
Sixty thousand houses with Wheatley subsidy	660,000
Sixty thousand houses with Wheatley subsidy and children's rent allowance	1,200,000
Total	£3,860,000*

Of the above subsidies the private enterprise subsidy is only paid once when the house is built, the other subsidies are paid each year for a period of forty years. At the end of a steady building programme on the above lines for ten years we shall have built 2,000,000 houses, and the continuing annual subsidy will amount to £18,600,000 a year, including the contributions of the State and of the local authority.†

It will be remembered that Mr. Wheatley proposed in 1924 to build 2,500,000 houses in fifteen years, and that the subsidy by 1939 was to amount to £33,000,000. Comparing our proposal with this, we should by 1939 have built almost exactly the number of houses proposed by Mr. Wheatley, and the continuing annual subsidy would be £18,600,000, as calculated

* The subsidy alterations, which will take place as from 30th September, 1929, will modify the above calculation, (1) by cutting out the two million a year for the Chamberlain subsidy, and (2) by reducing the Wheatley subsidy by about £100,000 a year. In order, however, to let the houses for the poorer workers at the same price, there will have to be a corresponding increase in the children's rent allowance, which will offset the reduction in the Wheatley subsidy. The total cost of the ten-year programme as regards the Wheatley subsidy will accordingly remain as in the text.

† This is the total additional cost falling partly on the rates and partly on the national Exchequer. There would, if our whole scheme was carried out, be the additional transfer of a large sum, which might vary from £7,000,000 to £20,000,000 a year, from the rates to the Exchequer, but this would be simply a transfer from one public pocket to another, and would not mean any increase in the total amount of the public housing subsidy.

above, plus a further £2,000,000 (liability for which has already been incurred on the houses built since 1924), or a total of just over £20,000,000. We should, therefore, have provided the same number of houses at a cost in subsidy of over £12,000,000 less than that sanctioned by Parliament in 1924. We should also, by means of the children's rent allowance, have provided over half a million of these houses at rents far lower than those possible under the Wheatley scheme.

It should be made clear that the estimate of £18,600,000 a year depends on conditions remaining as they are; on building costs, the rate of interest, and the power to pay rent, remaining unaltered. But this is a pessimistic assumption. Real wages have increased by 400 per cent. during the last century. Science and industry are to-day progressing faster than ever, and the population is increasing more slowly. It seems reasonable to hope that, if war can be avoided, real wages may again increase largely. And on the other hand, it is likely that both the cost of building and the rate of interest will decrease; it is not unreasonable to hope that in course of time we shall borrow money at $3\frac{1}{2}$ per cent., and build the standard minimum house at £350. A double movement of this sort, wages rising and rents falling, would rapidly reduce the needed subsidy, and might wipe it out, with perhaps the exception of the children's rent allowance. The probabilities are, therefore, that the two million houses, up to or above the standard minimum, could be built in ten years, and that the subsidy in the last year would be substantially under the £18,600,000 which we have estimated.

CONCLUSION.

We have tried to show that we are approaching a housing crisis, which will mean that no more working-class houses will be built, that the slums will remain as they are, that grave unemployment will occur in the building trade; that if we are to avoid this we must have cheaper houses; that owing to the fact that the population will soon be stationary the whole problem is a manageable one, that by taking certain steps we can do a great deal towards solving the slum problem in the next ten years, and that even so the charge on the Exchequer for housing in 1939 will be £12,000,000 less than the figure approved by Parliament in 1924.

It is astonishing and cheering to realise what can be done in ten years by a programme of this sort. In two or three years we should have a house for every family, and we should then be able, as new houses were built, to set to work with energy closing the worst houses and clearing the worst slum districts. In ten years no less than a million and a half of the worst houses would be destroyed or empty. We should already be in a fair way to the final solution of the slum problem. If we could carry on the same rate of building for another ten years, over three millions of the worst pre-war houses would be gone, and we should be getting very near a state of affairs in which every family would have a house in which the children could grow up in full health of mind and body. The slum problem would automatically be solved by such a building programme: it can be solved in no other way. We believe that the two concrete proposals we have made for rate relief and for a children's rent allowance represent the main legislative changes which are necessary in order to make this programme practicable, and that they would enable it to be carried out in the cheapest and best way. But our proposals are novel and far-reaching; some years of education will be necessary before public opinion will accept them, and a great deal of detailed consideration must be given to them before Acts of Parliament could be passed which would achieve the objects in the cheapest and most effective manner.

It is for these two reasons that we are of opinion that now is the proper moment for the appointment of a strong Royal Commission on housing. We have tried to show that there is no real difference of opinion about the immediate policy for the next two or three years. Everybody agrees that we must go ahead building houses similar to those we have recently built, but to be let at rather lower rents, in the largest possible numbers. There is nothing in connection with this policy which a Royal Commission need consider.

It should be made perfectly clear that the appointment of the Royal Commission must not be allowed to interfere with the steady building of houses during, say, the next three years. In order to ensure this, it might well be announced, when the Royal Commission was appointed, that they should issue their final report in not more than two years' time, and that the present housing subsidies should be fixed for a period of, say,

three years. This would enable private enterprise and the local authorities to proceed with their building programmes with full confidence.

Under these conditions there would be no conceivable excuse for any local authority to hold up the building of new houses, or the reconditioning of old houses, simply because a Royal Commission was appointed.

The Royal Commission should then proceed to consider the whole housing problem from the broadest point of view, with special reference to the housing of the lower paid workers, and with the intention of making recommendations for a long-range programme leading up finally to the state of affairs where every family in the country will have a good house.

The most difficult task of the Royal Commission would be to solve the financial problem with which this book has been mainly concerned : how to provide, at a rent within the capacity of the poorer workers, a house in which their families can grow up in full health of mind and body. This involves the whole question of the best form of subsidy and of rating relief. It also involves fresh consideration of what is the cheapest house which can be accepted as good enough, and of all the great problems of town planning, of garden cities and of the best method of managing housing estates.

Another reason for the appointment of a Royal Commission is to inform public opinion ; to bring home to the minds of the public the immense size of the problem which still confronts us and to give reliable information as to what the cost of its solution will be.

We have tried to show in this book that if local authorities will tackle the matter on the right lines there is still an ample demand for 200,000 houses a year for, say, the next three years, but that after that unless there is new legislation the demand will dry up, leaving the slum problem unsolved ; we shall still be as far as ever from solving the problem of the labourer's family. If we wait until that difficulty arises we shall be forced either to leave things alone and admit that our housing campaign has failed, or to adopt some hurried and unthought-out solution. It is obvious that to arrive at the right solution is a matter of the utmost difficulty, and will certainly require lengthy investigation and discussion. It is for these reasons that the immediate appointment of a Royal Commission is urgently necessary.

APPENDIX A.

THE TUDOR WALTERS REPORT AND POST-WAR HOUSING LEGISLATION.

THE Housing (Building Construction) Committee, of which Sir John Tudor Walters was chairman, was appointed by Mr. Hayes Fisher, President of the Local Government Board, in July, 1917. The report of the Committee, which has influenced all post-war legislation, was issued in October, 1918.

The Committee laid great emphasis on the importance of the open lay-out, with a maximum of 12 houses to the acre in urban districts. They pointed out that with careful site planning no additional cost need be involved by the limitation of the number of houses. They recommended that a distance of 70 ft. between facing rows of houses should be regarded as the minimum spacing, apart from houses on main roads where the distance would be greater. To save cost in road paving, the carriage-ways should be graduated according to the probable traffic they would be required to carry.

In view of the serious scarcity of houses having at least three bedrooms, the Committee recommended that houses with less than three bedrooms should not, as a general rule, be erected as part of a housing programme so far as England and Wales were concerned. A large living room (about 180 sq. ft.) with a sunny aspect was laid down as essential, and a small parlour in addition as desirable. The Committee recommended that the scullery, being the domestic workroom, should be of fair proportions but not too large, and that every house should be provided with a bath (in a separate apartment), a w.c., approached under cover, a larder of reasonable size, and a coal store.

To sum up briefly, the Tudor Walters Committee aimed at the production of houses planned to get the maximum amount of light and air, constructed to be labour saving as

far as possible, and having rooms of a reasonable size for family use.

The substantial improvement in the character and design of cottage dwellings, noticeable in the post-war housing schemes, is undoubtedly directly traceable to the recommendations of this Committee.

THE FINANCIAL PROVISIONS OF THE POST-WAR HOUSING ACTS.

Act of 1919.

Under the Housing, Town Planning, etc., Act, 1919 (commonly known as the "Addison Act"), nearly all the annual loss resulting from approved schemes fell on the Government, the local authority's responsibility being limited to the produce of a penny rate. In June, 1921, owing to the enormous cost of the houses, the Government cut down the scheme and decided to restrict its assistance to houses already approved of or included in approved tenders up to the 14th July, 1921. The number of houses built under the 1919 Act was about 200,000.

Act of 1923.

Under the Housing, etc., Act, 1923 (the Chamberlain Act), the State contribution to the cost of the houses was definitely restricted to a sum of £6 a year per house for twenty years. It was estimated that this amount would be approximately half the annual loss, the rest of which would fall on the local authority.

This Act also laid down that the grant was payable only in respect of :—

- (a) Two-storey houses with a minimum of 620 and a maximum of 950 superficial feet ; or
- (b) Structurally separate and self-contained flats or one-storey houses with a minimum of 550 and a maximum of 880 superficial feet.

The main object, however, of the 1923 Act was to encourage the provision of houses by private enterprise, and the local authority was permitted to give assistance to private builders either in annual grants or by a lump sum payment supple-

menting the State contribution at their own discretion with the approval of the Minister of Health.

Under this Act, before the local authority could qualify for State assistance, it was necessary to satisfy the Minister of Health that the needs of the district could more properly be met by the local authority itself.

The Act also gave authority to the Minister of Health to contribute up to half the estimated annual loss on slum clearance and re-housing schemes.

Act of 1924.

The Housing (Financial Provisions) Act, 1924 (the Wheatley Act), contemplated a continuous building programme over a period of fifteen years. It extended the Chamberlain subsidy until 1939, and further provided that houses which complied with certain "special conditions" as regards letting and rents charged should be eligible for an increased Government subsidy of £9 a year per house for forty years; it was assumed that there would be a corresponding contribution from the rates of £4 10s. The rate of subsidy was made subject to review every two years. The regulations as to the size of houses eligible for subsidy were the same as in the Chamberlain Act. The chief aim of the Wheatley Act being the production of houses to let, there was no provision for lump sum grants to private builders.

In September, 1927, the Government contributions were cut down.* The Chamberlain subsidy was reduced from £6 a year per house to £4. The Wheatley subsidy from the Exchequer was reduced from £9 to £7 10s., and the local authority's contribution from £4 10s. to £3 15s.

* See footnote on page 91.

APPENDIX B.

THE NUMBER OF WORKING-CLASS HOUSES AT DIFFERENT RENTS.

IN order to determine how many working-class houses there are to-day at different rent levels, we propose to classify houses into three classes as follows :—

Class 1.—Houses over 15s. a week gross rent.

Class 2.—Houses rented at over 10s. but under 15s.

Class 3.—Houses with a gross rent of under 10s. a week.

The necessary data as to how many houses exist in each of these classes do not seem to be available to-day on a national scale, but the returns for Inhabited House Duty * give us the necessary information in pre-war days. In 1910 the following houses existed in Great Britain :—

Under £10 nett rent	3,200,000
Above £10 and under £15	2,090,000
Above £15 and under £20	1,030,000
Above £20	1,500,000
	<hr/>
Total approximately	7,900,000

If we bring the rents of these houses up to the present values by increasing them by the 40 per cent. allowed under the Rent Restriction Act, and adding to the nett rents 50 per cent. to represent the rates, then we find that of the houses existing in 1910, 23 per cent. would to-day be classified as Class 1, 23 per cent. as Class 2, and 54 per cent. as Class 3.

An investigation by the Overseers of Manchester in 1927 gives us useful information as regards that city, which is summarised in the following table :—

* See "Housing," by Barnes, pp. 349-350.

APPENDIX B

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HOUSE RENTS IN MANCHESTER IN 1927.

Nett Rent	Gross Rent	Number.	Percentage of Total.
Under 7s.	Under 10s. 6d.	88,525	52·50
Over 7s. and under 10s	Over 10s. 6d. and under 15s.	40,863	24·25
Over 10s.	Over 15s	39,064	23·25
		168,452	100

It will be seen that the range of rents does not exactly coincide with our classification as the limit for the smallest houses there is 10s. 6d. a week instead of 10s. But, roughly speaking, the table shows that in Manchester there are to-day 50 per cent. of Class 3 houses, and 25 per cent. each of Class 1 and Class 2 houses ; figures almost identical with those calculated from the Inhabited House Duty returns.

This conclusion is to some extent confirmed in Table I. below, which analyses the rents paid by 448 families, who may be taken as a fairly representative sample of Manchester working-class families living in the central part of the city. In the course of a housing survey made in the Ancoats district of Manchester,* 648 houses in two compact blocks of streets were visited from house to house. In 448 instances exact details as to the number of rooms and the rents paid were obtained. The results are classified in the table on next page. These figures are interesting as showing the range of rents in a typical working-class district for houses of various sizes. It will be seen that out of 448 houses only 19, or less than 5 per cent., were rented at 10s. or over. No less than 95 per cent. were Class 3 houses rented at 10s. and under.

It is difficult to get similar figures for other towns, but such facts as are available seem to indicate that the Manchester figures are on the high side. For instance, Bowley shows that the average gross rent in 1924 of all the working-class houses

* "Housing Conditions in Ancoats," Manchester and District Regional Survey Society, 1928.

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in Reading was 9s. 6d., in Warrington 7s. 7d., and in Bolton 7s. 7d.*

TABLE I.

TYPICAL RENTS IN THE ANCOATS DISTRICT OF MANCHESTER.

Weekly Inclusive Rent.	Number of Rooms.								Total
	1	2	3	4	5	6	7	8	
4s. to 4s. 11d.		1							1
5s. „ 5s. 11d.		20	5	2					27
6s. „ 6s. 11d.		13	44	41					98
7s. „ 7s. 11d.		6	46	100	3				155
8s. „ 8s. 11d.			12	70					82
9s. „ 9s. 11d.		2	5	28	19	12			66
10s. „ 10s. 11d.			1	4	1				6
11s. „ 11s. 11d.			1		1				2
12s. „ 12s. 11d.				2†	1			1	4
13s. „ 13s. 11d.				2†	3	2†			7
		42	114	249	28	14		1	448

Considering the whole of these figures, it is clear that the great bulk of the working classes live in Class 3 houses rented at 10s. gross or less. It is also safe to conclude that at least one-half the houses in the country belong to Class 3, and that another one-quarter belong to Class 2 rented between 10s. and 15s., leaving rather less than one-quarter of the houses as Class 1 houses, rented at 15s. and over.

The Intelligence Branch of the *Economist* were asked whether they could verify this conclusion, that over 50 per cent. of the houses in the country were rented at under 10s. gross, and over 75 per cent. at under 15s. gross. They furnished the following report which, so far as it goes, confirms our conclusion.

ECONOMIST REPORT.

It does not seem possible to determine the proportion of houses in England and Wales for the three scales of rents stipulated. The "Has Poverty Diminished" enquiry classifies

* "Has Poverty Diminished?" Bowley and Hogg, pp. 118, 90, 144.

† These houses have baths.

rents in 1s. stages up to 11s. 11d., and the only calculations that can be presented on these figures are for the number of households with gross rent under 9s. 10d.

Working-Class Houses.

Gross Rents under 9s. 10d. a Week.

Northampton	.	.	.	.	591 out of 821
Warrington	.	.	.	.	813 „ „ 960
Reading	.	.	.	.	479 „ „ 817
Bolton	.	.	.	.	760 „ „ 897

It will be seen that the proportion varies considerably from town to town, and no single figure emerges which could be safely applied to urban areas as a whole. It does appear, however, that well over 50 per cent. of the working-class houses have gross rents below 10s. a week.

An estimate of the proportion of houses below a certain annual value can perhaps be obtained by using the statistics for the Inhabited House Duty (now abolished).

The Inland Revenue Report for 1925 gives the following particulars :—

INHABITED HOUSE DUTY—PRIVATE DWELLING HOUSES.

ANNUAL VALUE CHARGED (IN £Mn).

Class of Annual Value.

	£20 and under £41.	£41 and under £61.	£61 and up- wards.
1922-23	36.9	12 6	26.0
	£30 and under £61.	£61 and under £91.	£91 and up- wards.
1923-24	42.1	12 4	23 5

We assume that each house was at the minimum value of its group, i.e. that in 1922-23 in the first group (£20 and under

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£41), each house was at £20. Then the number of houses in that group would be found by dividing the total value of the group (£36·9Mn.) by 20.

If we did this for each group, we should get the maximum possible number of houses with an annual value of over £20 for 1922-23 or over £30 for 1923-24.

Compare this total with the total number of dwelling houses in the country and we should get some idea of the proportion of houses below £20 or £30 annual value.

The calculation works out as follows :—

MAXIMUM POSSIBLE NUMBER OF HOUSES IN GROUPS

1922-23.		1923-24.	
Annual Value.	No. of Houses in Millions.	Annual Value	No of Houses in Millions.
£20-40 .	1·85	£30-60 .	1·43
£41-60 .	·31	£61-90 .	·31
£61 upwards	·43	£91 upwards	·26
	<hr/> 2·59		<hr/> 2 00

Taking the total number of houses in England and Wales at about 8 millions, we might say that in 1922-23 the minimum number of houses with an annual value of less than £20 was 5·4 millions out of 8 million houses in England and Wales. Or that in 1923-24 the minimum number of houses with an annual value of less than £30 was 6 millions out of 8 millions.

It then remains to estimate the gross rent represented by an annual value of £20 in 1922-23 and by £30 in 1923-24.

If we assume that £30 annual value in 1923-24 represents a gross rent of about 17s. 6d., it would be safe to assume that three-quarters of the houses in England and Wales have gross rents below 15s. per week.

APPENDIX C.

RENTS OF POST-WAR HOUSES.

HOUSES for letting since the war have been built exclusively by local authorities. Table II., for which we are indebted to the Manchester City Treasurer, shows the rents charged in 1928 for the various types of houses by eight of the largest cities, excluding London. Table III. shows the average rent of each type of house.

The houses built all over the country are of roughly similar type, all being based on the recommendations of the Tudor Walters Committee, and all subject to the approval of the Minister of Health. Table II. shows that in spite of this general uniformity there are surprisingly large differences, both in rents and rates. For instance, as regards the A₃ house, the gross rent varies from 9s. 9d. in Birmingham to 16s. 1d. in Manchester, the A₂ from 7s. in Birmingham to 13s. 7d. in Newcastle.

These are extreme differences. As a general thing the gross rents do not differ by more than a shilling or so from the averages given in Table III. The houses that interest us most from the point of view of a remedy for the slums are not the comparatively expensive parlour houses but the non-parlour houses, and the table shows us that the average gross rents of the non-parlour houses all over the country are 11s. for the two-bedroomed houses and 13s. for the three-bedroomed houses :—

STATEMENT SHOWING PRESENT RENT AND RATES IN CERTAIN LARGE TOWNS OF HOUSES ERRECTED UNDER POST-WAR HOUSING SCHEMES.

Name of Town.	B4.			B3.			A3.			A2.		
	Nett Rent.	Rent and Rates (Incl. Water).	Rateable Value.	Nett Rent.	Rent and Rates (Incl. Water).	Rateable Value.	Nett Rent.	Rent and Rates (Incl. Water).	Rateable Value.	Nett Rent.	Rent and Rates (Incl. Water).	Rateable Value.
Birmingham	s. d. 9 6 to 11 3	s. d. 14 11 to 17 11	£ s. d. 16 0 0 to 20 0 0	s. d. 9 0 to 10 0	s. d. 14 1 to 15 9	£ s. d. 15 0 0 to 17 0 0	s. d. 6 8 to 8 10½	s. d. 9 9 to 11 11½	£ s. d. 10 0 0	s. d. 5 1 to 8 1½	s. d. 7 0 to 10 11	£ s. d. 6 0 0 9 0 0 —
Bradford	10 3	16 11	19 5	9 3	15 3	17 5	6 8	10 11	12 0 0	6 4	10 5	11 10 0
Bristol	12 6	20 4	20 0 0	8 6 to 10 0	14 6 to 16 2	13 10 0 to 15 10 0	5 3 to 9 6	9 0 to 15 1	10 0 0 to 14 0 0	7 6 —	12 1 —	11 10 0 —
Liverpool	—	—	—	11 0	16 6	18 10 0	9 9	13 6	15 0 0	6 6	8 6	10 10 0
Leeds	11 0 12 0	18 3 19 3	21 0 0 21 0 0	11 0 13 6	17 4 20 1	18 0 0 19 0 0	9 7 to 10 4	14 3 to 15 0	13 0 0 —	8 5 to 8 10	12 9 13 2	12 0 0 —
Manchester	12 6 15 0	20 0 24 0	24 5 0 29 5 0	11 0 12 6	17 7 20 0	21 5 0 24 5 0	9 0 10 0	14 4 16 1	17 5 0 19 10 0	7 0 8 0	10 11 12 10	12 10 0 15 10 0
Newcastle	12 3	17 2 to 19 3	21 0 0 24 10 0	12 5 13 1	16 11 19 0	19 0 0 20 0 0	7 8 to 10 10	12 7 to 15 11	17 0 0 —	6 2 to 9 0	9 11 13 7	12 15 0 15 10 0
Sheffield	—	—	—	10 0	16 10	14 10 0	8 6	13 10	11 0 0	7 0	11 3	8 10 0

TABLE III.

AVERAGE RENTS IN CERTAIN BIG CITIES, TAKEN FROM TABLE II.

	Nett Rent	Rates.	Gross Rent.
	<i>s.</i> <i>d.</i>	<i>s.</i> <i>d.</i>	<i>s.</i> <i>d.</i>
A ₂	7 3	3 8	10 11
A ₃	8 7	4 7	13 2
B ₃	10 8	5 0	15 8
B ₄	11 10	6 10	18 8

APPENDIX D

THE NUMBER OF POOR LARGE FAMILIES.

IN order to arrive at an estimate of the number of workers with small incomes and with dependent families, an investigation was made based on the information contained in a sample enquiry into the economic situation of working-class families in the towns of Reading, Bolton, Northampton, and Warrington, published in "Has Poverty Diminished," by Bowley and Hogg. The enquiry took place in 1924, and there have been no important changes in wage rates since that period.

For the present enquiry the details were extracted from all the cards on which there was an adult male wage-earner. These selected cards comprised a high percentage of the original sample. The combined results for the four towns were multiplied by the factor 28·7, the ratio of the population of the four towns to the total population of the county boroughs in England and Wales, excluding London. The following table summarises the results :—

TABLE IV.

ESTIMATE FOR COUNTY BOROUGHs IN ENGLAND AND WALES
EXCLUDING LONDON.

(Population at 1921 census, 12,583,000.)

Dependent Children	Wages under 40s.	Wages 40s. and under 50s.	Wages 50s. and under 60s.	Total.
0 . . .	46,000	121,000	238,000	405,000
1 or 2 . .	38,000	108,000	227,000	373,000
3 or more .	19,000	64,000	104,000	187,000
	103,000	293,000	569,000	965,000

This table shows that there are 187,000 labourers with wages of 6os. and under, and with three or more dependent children, among the 12,500,000 who live in the county boroughs excluding London.

The total urban population of England and Wales at the 1921 census was approximately 30,000,000. Assuming that in London and the urban districts the number of labourers with families was in the same proportion to the total population as in the case of the county boroughs, then the urban population of the country would include 450,000 labourers with families of three or more children, with an income of less than 6os. a week.

The above figures have also been used as the basis of an estimate of the number of families in this country, insured under the Health Insurance Acts, who have three or more dependent children. The number of working-class households under these categories is 150,000. To these must be added the number of clerks, shop assistants, etc., which would bring the figure up to somewhere near 200,000. Table IV. shows that there are 187,000 working-class families with three or more children, and with wages under 6os. a week. The above calculations would lead to the conclusion that there are almost exactly the same number of additional families who come under the Health Insurance Acts, and who have wages of over 6os. a week. That would mean that the urban population of the country would include 450,000 families of this type.

APPENDIX E.

REPORT ON THE TENANTS CONCERNED IN THE HULME SLUM CLEARANCE SCHEME.

BY M. FITZGERALD.

My inquiry was directed towards finding out (*a*) what obstacles, economic and otherwise, prevent a considerable proportion of slum dwellers from filtering-up; and (*b*) how far the slum dweller makes a good tenant of a good house.

Of the 140 dispossessed tenants who accepted the offer of a Corporation house, and were transferred to Fallowfield in the latter half of 1925, no less than 65 had left voluntarily by July, 1928. In most cases they effected an exchange with the tenant of a privately-owned house. While it was fairly safe to assume that increased expenses in the way of higher rents and more tram fares to and from work had been one of the chief reasons for leaving, and that a preference for their old neighbourhood had actuated some tenants, probably the older ones, it was desirable to get first-hand information if possible from the people themselves. This was, however, a matter of great difficulty, because no records were kept of their movements when they ceased to be Corporation tenants. After many fruitless attempts to trace them, I succeeded in getting into touch with ten families, who had been out to Fallowfield and come back, by making enquiries at elementary schools near the demolished area. I found the people very ready to speak of their experiences and to give their reasons for removing from the Corporation's estate in the suburbs back to the congested quarter of the city. A brief summary of what they told me is given below.

Family No. 1.

Parents and four dependent children, ages 4 to 14. Father a carter, earns under £2 10s. a week; place of employment

near demolished area. Paid 7s. 6d. rent for house now demolished, and 12s. 8d. for flat at Fallowfield. Stayed there eighteen months, but found it impossible to go on paying so much in rent. The mother said she and her husband thoroughly appreciated the flat and the new surroundings, the children were healthier there and gave less trouble, but it meant "living on bread and having no Sunday dinner." This family is now back in the uncleared part of the condemned area in a small, cramped, "two-up and two-down" house, for which they are paying 8s. 5d. Compared with the house for which they now pay 8s. 5d., the flat at Fallowfield was cheap, but the family could not afford the extra 4s. and tram fares in addition. The people who exchanged with this family and went out to Fallowfield in their place, are a childless couple with a higher income.

Family No. 2.

Widow; one son and two girls working; two children under 14; pension, 18s.; total family income not stated. The mother said they liked the new district, but could not afford 15s. 10d. for a three-bedroomed house with extra tram fares in addition—"hadn't a halfpenny left by Saturday night." Now living in a three-bedroomed house (rent 11s. 2d.) about half a mile from the condemned area. House old but in fairly good repair, and kept very clean. The family which has exchanged with this one consists of parent and an adult son.

Family No. 3.

Widow, with three dependent children (pension 21s.), and a son of 15 earning 10s. a week. Said she could not afford the rent of a 12s. 8d. flat, but is now paying 17s. 6d. for two furnished rooms in another condemned area, not the one she left. (It is probable that this woman was turned out of the Corporation flat for misbehaviour and did not leave voluntarily.)

Family No. 4.

Man and wife, boy and girl over 10 (children of wife's first husband); war pension, 17s.; earnings about 45s. Had a 15s. 10d. house at Fallowfield; stayed nearly a year, but found rent too high; no increase in tram fares. Would gladly have stayed at Fallowfield if they could get a 10s. house. Now back in congested part of city, about half a mile from demolished area, in a very small two-bedroomed house at 8s. 10d.

Family No. 5.

Parents and two boys aged 12 and 8. Father a labourer, earning £2 10s. to £2 15s.; went from a house at 6s. 6d. (subsequently demolished) to a 12s. 8d. flat at Fallowfield. Tram fare for husband increased by 9d. a week. Stayed about a year. Now paying 9s. 6d. for a two-up and two-down house in a rather better neighbourhood than their old slum. Very respectable family, house very clean. The wife said that although the rent at Fallowfield was high, and that she found the electric light very dear, she almost wished she had "hung on." She missed the fresh air and the garden, and pointed regretfully to a window-box as the only "garden" she had now. The family that has exchanged with this one is more prosperous.

Family No. 6.

Parents and seven children (five dependent and two working). Left a house at 6s. 3d. and went to a 12s. 8d. flat at Fallowfield. Increase in tram fares for three workers, 3s. a week. Now in a 9s. 6d. house, about half a mile from the demolished area. A rather slatternly family, but the mother said: "I wish to God I was back at Fallowfield."

Family No. 7.

Returned from Fallowfield in order to be near a family business. Now in a decent house, with bathroom, at 11s. 2d., near but not in condemned area.

Family No. 8.

Full particulars not obtained. Daughter (aged 18) seen, who said the family returned to be near work. No dependent children.

Family No. 9.

Father a carter, mother a mill-hand, both employed near demolished area. Came back to save time in travelling to work; could manage 12s. 8d. rent at Fallowfield, as both parents are earning. Stayed eight months. Present house (8s.) very small and in poor repair.

Family No. 10.

War widow; boy 13 and two illegitimate children under 5. Admitted that she was evicted from a Corporation flat at Fallowfield.

The enquiries made of ten tenants show that increased rent and tram fares accounted for seven removals, time spent in travelling (apart from expense) for one, that two tenants were unsatisfactory, and that one removed through personal preference (in this case to be nearer a family business). The reasons given in these ten instances for leaving the new estate can probably be taken as a fairly representative sample of the rest.

As regards the 62 re-housed tenants who remain, I can say, as the result of several personal visits, that the houses occupied by former residents in a slum do not, on outward observation, differ from others on the same estate. The windows are clean, the curtains are tidy, there are no accumulations of rubbish at the backs, and the proportion of well-cultivated gardens is as high, and probably a little higher, than is usual on municipal estates. The ex-slum dweller who has only been used to a small back yard seems to find great pleasure in a garden, while it is not entirely unknown for the more prosperous tenant of a "parlour" house to neglect his garden, finding it a trouble.

The women have told me how greatly they appreciate the hot-water supply, the bath, and other amenities. They frequently say they have better health and that they enjoy the open situation and fresh air. Some comment with pride on their children's increased appetites, but this, though gratifying as a sign of health, must be an embarrassment to the family exchequer, for almost all the tenants find the comparatively high rents, plus tram fares for the wage-earners and dearer shops, a great strain on their resources.

APPENDIX F.

THE ATWATER-CLARK SCALE FOR MEASURING THE POVERTY LINE.

THIS scale has been worked out by the Medical Officer of Health for Manchester, Dr. Veitch Clark. It is a modification of the Atwater standard used by Mr. Seeböhm Rowntree. The calculations are made as follows :—

COST OF FOOD NEEDED.

In pre-war days 6d. per day was the amount allowed for each man to cover the cost of food. For the purpose of the present enquiry 11½d. per day is allowed, or an increase of 90 per cent.

Taking the food of a man as the unit “ 1 ” the following equivalents are used in expressing the food required by persons of different age and sex :—

A woman requires $\frac{8}{10}$ or .8 the food of a man.

A boy (14 to 16 years inclusive) requires .8 the food of a man.

A girl (14 „ 16 „ „) „ .7 „ „ „

A child (10 to 13 „ „) „ .6 „ „ „

A „ (6 „ 9 „ „) „ .5 „ „ „

A „ (2 „ 5 „ „) „ .4 „ „ „

A „ (under 2 years) „ .3 „ „ „

Having estimated the cost of food for a family for a week, on the above lines, the item *Household Sundries* is then added.

HOUSEHOLD SUNDRIES.

To estimate the cost of *Household Sundries*, the following table (Atwater's) is used, increased by 90 per cent. plus a special allowance of 6s. per week per family :—

	Pre-War.		Present Day.	
	s.	d.	s.	d.
1 man	2	6	4	9
1 woman	2	6	4	9
1 man and 1 woman	3	2	6	0 $\frac{1}{4}$
1 woman and 1 child	3	1	5	10 $\frac{1}{2}$
1 man, 1 woman and 1 child	3	9	7	1 $\frac{1}{2}$
1 man, 1 woman and 2 children	4	4	8	3
1 man, 1 woman and 3 children	4	11	9	4 $\frac{1}{4}$

and so on, according to size of family.

As the above allowances are meagre, two special items are added to bring the scale more into line with real needs. A special allowance of 2s. 6d. per week, per child under 5 years of age, is made, and a further special allowance of 6s. per family. Dr. Veitch Clark's reasons for adding this amount of 6s. are as follows :—

“ The item ‘ Household Sundries ’ in the Atwater Scale allows only for bare subsistence outlay and does not provide for a considerable number of normal costs in a family expenditure. In making a reasonable estimate, therefore, of a family's expenditure (and this is what is required for the present purpose) allowance had to be made for such normal outlay including expenditure on recreation, tobacco, etc. In addition to these sources of outlay there are expenses entailed in virtue of new legislation, e.g. Old Age Pensions, Unemployment and Health Insurance contributions which have to be taken account of. A careful consideration of all these additional expenditures led us to a decision to add 6s. per family per week on the standard outlay on sundries.”

The standard even as it now stands is low, but it is a little higher than Professor Bowley's “ bare efficiency ” standard. According to the latter, a man and wife with three children require 35s. 5d. a week, exclusive of rent, to maintain bare physical efficiency. On the Atwater-Clark scale, a family consisting of parents and three children, aged 12, 8 and 4 would require £2, exclusive of rent.

APPENDIX G.

THE PROBABLE NUMBER OF FAMILIES IN GREAT BRITAIN AT DIFFERENT DATES.

At the time of the 1921 census * there were roughly 9,150,000 houses (structurally separate dwellings) and 9,850,000 families. The following table shows Bowley's † estimate of the population of Great Britain up to the year 2011, and, assuming that the size of the family remains the same as in 1921, it also shows an estimate of the number of families that there will be in Great Britain at various dates.

TABLE V.

Year	Population	Families.
1921	42,766,000	9,847,000
1931	45,381,000	10,449,000
1941	47,282,000	10,887,000
1951	48,277,000	11,114,000
1971	48,859,000	11,250,000
1991	48,696,000	11,212,000
2011	48,704,000	11,214,000

The possibility of effectively dealing with the slum problem in the next generation depends entirely on the number of families that there will be at various dates. These estimates are accordingly of great importance. The data on which Professor Bowley bases his estimates of population are well summarised in "The Social Structure of England and Wales," by Carr-Saunders and Caradog Jones, page 226 ; and in *The Economic Journal* for June, 1924, page 188. The estimates are

* Census General Report, p. 37.

† *The Economic Journal*, June, 1924.

based on certain assumptions regarding birth-rates, death-rates, and migration. Professor Bowley assumed the death-rate to be as in 1910-12, the birth-rate as in 1921-23, and no migration, that is to say, emigration and immigration to be equal. It was on this basis that he found that the population would ultimately be stabilised at just under 50,000,000.

It has been suggested that these figures are no longer valid, as the various assumptions have already proved wrong during the last four years. The following figures give the facts :—

Year	Number of Births	Death-Rate
1921	972,000	12·1
1922	895,000	12·8
1923	870,000	11·6
1924	837,000	12·2
1925	815,000	12·2
1926	797,000	11·6
1927	750,000	12·3

Professor Bowley has revised the hypotheses for computing the future population of Great Britain by using the death-rates of 1923-25 instead of 1910-12, and assuming that from 1926 onwards the number of births per annum in Great Britain would be 840,000 instead of the average of 1921-23 (about 912,000).

The effect of the reduced death-rate and the reduced number of births is to reduce the estimated population from 48,091,000 to 47,282,000. The new estimates have not been continued beyond 1941. Up to that date it is seen that the change of hypothesis leads to an estimated increase of population of about 2 per cent. Thereafter the new hypothesis would lead progressively to smaller numbers as the smaller number of births had effect in higher age groups.

Since 1923 the number of births has again fallen, but the death-rate has not ; so that it is suggested that the population that would ultimately be reached if there was no migration is smaller than that in the original estimate. So far, in fact, the emigration has been considerable. If this continues, the population will be still further reduced.

The broad result of the revision of the figures in accordance with the latest data available in September, 1928, is therefore

that the population is likely to be substantially smaller than that in Professor Bowley's original estimates.

Another possible source of error concerning the numbers of houses required is as regards the size of the family. We have assumed in our table that the average size of the family will remain unchanged from 1921 onwards. But as a matter of fact up to that year the size of the family had been decreasing. The average number of persons per family was given in the 1911 census of England and Wales as 4·36. The corresponding figure in 1921 was 4·14. It is not unlikely that this decrease will continue, and to the extent that it does so there will be a larger number of families, and a larger number of houses will be required.*

The figure which is essential for our purpose is the number of families. This depends on the accuracy of four assumptions: birth-rate, death-rate, migration-rate, and size of family. Taking these all together, the above arguments seem to show it to be unlikely that there will ever be many more than 11,000,000 families in England and Wales.

* A factor which will be of some importance in settling how many houses are available for slum clearance is the fact that while the population in certain areas is likely to increase, in others it is likely to decrease. This will have an important effect on the number of new houses required in different districts, but a much smaller effect on the total number of houses required in the country. Of course, if certain districts become derelict a correspondingly increased number of new houses will be required elsewhere, but the effect on the numbers available for slum replacement throughout the country is not likely to be very serious.

APPENDIX H.

COST OF PROPOSED CHANGE IN THE RATING SYSTEM.

THE following report has been prepared by the Intelligence Department of the *Economist* newspaper. Their conclusions which cover England and Wales may be summed up as follows :

1. To de-rate houses as proposed in Chapter X., page 84, and in Table XVII. would cost about £20,000,000 a year.
2. To de-rate houses up to and including 10s. nett weekly rent on the same basis, without any reduction for those above 10s., would cost about £15,000,000.
3. To de-rate houses up to and including 8s. nett rent, that is to say, up to and including the standard minimum house but nothing above it, would cost about £7,000,000.

REPORT ON THE PROPOSED CHANGE IN THE RATING SYSTEM.

1. In the absence of data based upon a complete survey of the country, any estimates must needs be tentative ones.

2. The following estimate was based on a small sample drawn from the towns of Bolton, Northampton, Reading, and Warrington, and also upon certain general estimates as to the total amount paid in rates by property whose rents fall within the limits specified in the enquiry.

3. Table VI. shows the actual result of the proposals confined to the small sample, and gives the following information :

- | | |
|-----------|--------------------------|
| Column 1. | Rent. |
| Column 2. | Number of houses. |
| Column 3. | Present rate per house. |
| Column 4. | Present yield per class. |
| Column 5. | Proposed rate. |
| Column 6. | Loss per house. |
| Column 7. | Total loss per class. |

4. Column 4 is arrived at by multiplying together Column 2 and Column 3. Similarly, Column 7 is arrived at by multiplying together Columns 2 and 6. These figures show that the present yield from this sample is 14,807 shillings, while if the proposals propounded in this enquiry were adopted this figure would be reduced by 5893 shillings. In other words, there would be a loss of 39·8 per cent. on the present yield.

5. The number of houses included in this sample is 3480, whereas the total number of houses falling within the category required is of the order of 7,000,000. The sample is an extremely small one, and the percentage loss derived therefrom is extremely tentative. Nevertheless, it provides a basis figure to be applied to the total sum derived from rates from this class of property throughout the country.

6. It remains to estimate this total yield. Now the total sum paid in rates on every kind of property is in the neighbourhood of £143,000,000 a year. From this must be deducted :—

- (a) £33,000,000 representing rates upon factories and land (this figure is based upon Mr. Churchill's Budget estimate); and
- (b) £60,000,000 representing rates on offices, shops, all commercial property and also houses which are above the limits specified in the enquiry. This leaves a total of £50,000,000 a year representing rates paid upon the class of property specified in the enquiry.

7. As this assessment is very tentative, it was thought advisable to apply a cross check. Assuming that there are 10,000,000 wage-earning householders in the country, and that their average wage is £2 10s. a week, or £125 a year, this gives a total wage income for the country of £1,250,000,000. It is not unreasonable to assume to-day that 12 per cent. of this sum is required for rent and rates, and this in turn gives a total expenditure on rent and rates of £150,000,000. If it is fair to assume that the average rate is in the neighbourhood of 10s. in the £1, this means that £50,000,000 out of the £150,000,000 is required for rates. Thus the tentative estimate of £50,000,000 given for rates in Section 7 is confirmed by equally tentative estimates made from a totally different angle.

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8. The nett result is that the adoption of the proposals will involve a loss of 39·8 per cent. on £50,000,000. This is equivalent to a loss of revenue of £19,900,000. It is, of course, wrong to suggest that a figure of this degree of accuracy can be derived from such scanty material. Weighing together this figure and the advice I have received from an authoritative quarter, I should be inclined to say that the loss would lie around £20,000,000 a year.

TABLE VI.

Rent	Number of Houses	Present Rate per House	Present Yield per Class	Proposed Rate	Loss per House	Total Loss per Class
		s.	£.	s.	s.	s.
1s to 4s.	25	2 00	50	2	—	—
4s. „ 5s.	93	2 25	210	2	25	23
5s. „ 6s.	272	2 75	748	2	75	204
6s. „ 7s.	632	3 25	2,044	2	1 25	790
7s. „ 8s.	635	3 75	2,380	2	1 75	1,111
8s. „ 9s.	620	4 25	2,635	2	2 25	1,395
9s. „ 10s.	366	4 75	1,738	2	2 75	1,007
10s. „ 11s.	386	5 25	2,025	3 5	1 75	675
11s. „ 12s.	166	5 75	954	3 5	2 25	373
12s. „ 13s.	95	6 25	594	5	1 25	119
13s. „ 14s.	64	6 75	432	5	1 75	112
14s. „ 15s.	49	7 25	355	6 5	75	37
15s. „ 16s.	31	7 75	240	6 5	1 25	39
16s. „ 17s.	20	8 25	165	8	25	5
17s. „ 18s.	13	8 75	114	8	75	10
18s. „ 19s.	8	9 25	74	10	— 75	— 6
19s. „ 20s.	5	9 75	49	10	— 25	— 1
	3,480	—	14,807	—	—	5,893

Loss of 39·8 per cent.

TABLE VII.
ECONOMIC RENT OF STANDARD MINIMUM HOUSE.

With Rate of Interest.	5 Per Cent. Per Annum.				4 Per Cent. Per Annum				3½ Per Cent. Per Annum.			
	£ 350	£ 400	£ 450	£ 500	£ 350	£ 400	£ 450	£ 500	£ 350	£ 400	£ 450	£ 500
Cost of house . . .												
Interest at rate indicated, and Sinking Fund 6 per cent. .	19 6	22·4	25·2	28·0	16·1	18·4	20 7	23 0	14 35	16·4	18·45	20 5
Maintenance at . . .	6·5	6 5	6·5	6 5	6·5	6·5	6 5	6·5	6 5	6 5	6·5	6·5
Annual rent . . .	26·1	28·9	31·7	34·5	22·6	24·9	27·2	29 5	20 85	22 9	24 95	27 0
Weekly economic rent . .	s. d. 10 0	s. d. 11 1	s. d. 12 2	s. d. 13 3	s. d. 8 8	s. d. 9 7	s. d. 10 6	s. d. 11 4	s. d. 8 0	s. d. 8 10	s. d. 9 7	s. d. 10 5
Less—subsidy . . .	3 10	3 10	3 10	3 10	3 10	3 10	3 10	3 10	3 10	3 10	3 10	3 10
Nett rent . . .	6 2	7 3	8 4	9 5	4 10	5 9	6 8	7 6	4 2	5 0	5 9	6 7
Add—rates at 50 per cent. .	3 1	3 7	4 2	4 8	2 5	2 10	3 4	3 9	2 1	2 6	2 10	3 3
Gross rent . . .	9 3	10 10	12 6	14 1	7 3	8 7	10 0	11 3	6 3	7 6	8 7	9 10

TABLE VIII.

RENT AND RATES OF CHEAPEST TYPE OF POST-WAR THREE-BEDROOMED,
NON-PARLOUR HOUSE IN VARIOUS TOWNS.

	Superficial Area	Cost	Nett Rent	Rates	Total Weekly Charge	Rates as a Percentage of the Nett Rent.
	sq. ft.	£	s. d.	s. d.	s. d.	
Pudsey .	620	400	5 0	2 6	7 6	50
Nottingham	700	376	6 6	4 5	10 11	68
Bradford .	759	430	6 8	4 2	10 10	62 5
Birmingham	620	373	7 0	3 0	10 0	42 9
Wigan .	—	—	7 6	6 0	13 6	80
Rochdale .	—	—	8 0	4 11	12 11	61 5
Sheffield .	—	—	8 6	5 2	13 8	60·7
Oldham .	—	—	8 6	4 2	12 8	48 9
Blackburn .	—	—	9 0	5 2	14 2	57·3
Hull .	—	—	9 0	4 8	13 8	51 8
Liverpool .	710	—	9 0	3 3	12 3	36
Manchester	760	500	9 0	5 3	14 3	58 2
West Ham .	—	—	11 3	4 2	15 5	37

The figures given in this table differ slightly from some of those given in Table II. The differences are unimportant, and no doubt due to a difference in the date when the information was collected. The figures here refer to the middle of 1928.

TABLE IX.
SHOWING INCOMES AND MARGIN FOR RENT OF TWENTY-FIVE FAMILIES NOW LIVING IN CONDEMNED AREA.

Address.	Number in Family.	Wage-earners in Family.	Total Weekly Income	Minimum Requirements on Atwater-Clark Scale, without Rent	Margin for Rent.	Deficit without Rent	Present Slum Rent.	Rent of Corporation House of Appropriate Size
18 — Street	2	1	£ s. d. 2 12 9	£ s. d. 1 4 1	£ s. d. 1 8 8	£ s. d. — — —	s. d. 7 4	s. d. 12 8
24 — "	8	4	5 0 0	3 1 9	1 18 3	— — —	7 7	15 10
8 — "	6	1	2 12 0	2 6 4	0 5 8	— — —	8 5	15 10
15 — "	5	1	2 12 0	1 18 2	0 13 10	— — —	8 7	12 8
8 — "	6	2	3 4 0	2 4 0	1 0 0	— — —	8 5	12 8
30 — "	5	1	3 1 0	2 1 2	0 19 10	— — —	8 1	12 8
14 — "	6	1	2 10 0	2 9 11	0 0 1	— — —	7 6	12 8
36 — "	4	1	2 13 0	1 15 1	0 17 11	— — —	6 6	12 8
44 — "	10	1	3 0 0	3 4 9	— 4 9	0 4 9	12 9	23 8
14 — "	6	1	2 12 0	2 2 2	0 9 4	— — —	7 6	15 10
12 — "	7	2	2 14 0	2 11 7	0 2 5	— — —	7 6	15 10
9 — "	7	4	5 2 0	3 5 2	1 16 10	— — —	8 5	15 10
11 — "	5	1	2 12 0	2 1 3	0 10 9	— — —	8 5	12 8
20 — "	3	1	3 0 0	1 9 9	1 10 3	— — —	13 0	12 8
10 — "	4	1	2 14 8	1 14 5	1 0 3	— — —	7 8	12 8
17 — "	4	1	2 0 0	1 13 0	0 7 0	— — —	7 10	12 8
7 — "	9	1	3 0 0	3 2 2	— 4 4	0 2 2	7 6	15 10
47 — "	9	3	4 0 0	3 5 2	0 14 4	— — —	8 6	15 10
16 — "	9	1	2 5 0	3 2 2	— — —	0 17 2	8 6	15 10
10 — "	4	1	1 10 0	1 13 8	— — —	0 3 8	7 6	12 8
11 — "	5	2	1 8 0	1 19 4	— — —	0 11 4	7 6	12 8
44 — "	10	1	3 0 0	3 4 9	— — —	0 4 9	12 9	15 10
14 — "	9	1	1 13 6	2 13 6	— — —	1 0 0	6 2	15 10
92 — "	4	3	2 10 6	2 7 9	0 2 9	0 4 0	11 0	12 8
11 — "	4	1	2 15 0	1 14 10	1 0 2	— — —	9 0	12 8

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TABLE X.

Case Number.	Slum Rent as Percentage of Income.	Corporation Rent as Percentage of Income
1	14	24
2	7.5	16
3	16	30.5
4	16.5	24.5
5	13	20
6	13.5	21
7	15	25.5
8	12.5	24
9	21.5	26.5
10	14.5	30.5
11	14	29.5
12	8.5	15.5
13	16	24.5
14	21.5	21
15	14	23
16	19.5	31.5
17	12.5	26.5
18	10.5	20
19	19	35
20	28.5	42
21	27	45
22	21.5	26.5
23	18.5	47.5
24	22	25
25	16.5	23

Average percentage of slum rents to incomes . 16.5
 Average percentage of Corporation rents to incomes . 27
 Range of percentage of slum rents to incomes . 7.5 to 28.5
 Range of percentage of Corporation rents to incomes . 15.5 to 47.5

TABLE XI.

	Houses Built by Private Enterprise		Houses Built by Local Authorities with State Assistance.	Total
	With State Assistance.	Without State Assistance		
1924-25 . .	47,045	69,220	20,624	136,889
1925-26 . .	62,769	66,439	44,218	173,426
1926-27 . .	79,686	63,850	74,093	217,629
1927-28 . .	74,548	60,332	104,034	238,914
Total for 4 years	264,048	259,841	242,969	766,858
Yearly average	66,000	65,000	61,000	192,000

TABLE XII.

SHOWING AVERAGE MONTHLY TOTAL OF SUBSIDY HOUSES COMPLETED IN EACH OF THE YEARS ENDED 31ST MARCH, 1924 TO 1928 INCLUSIVE, AND THE AVERAGE MONTHLY TOTAL FROM 1ST JANUARY, 1928, TO 31ST AUGUST 1928.

Year.	Average Monthly Total
1923-24 . . .	1,555
1924-25 . . .	5,639
1925-26 . . .	8,915
1926-27 . . .	12,814
1927-28 . . .	14,881
1st Jan., 1928, to 31st Aug., 1928 . . .	8,036

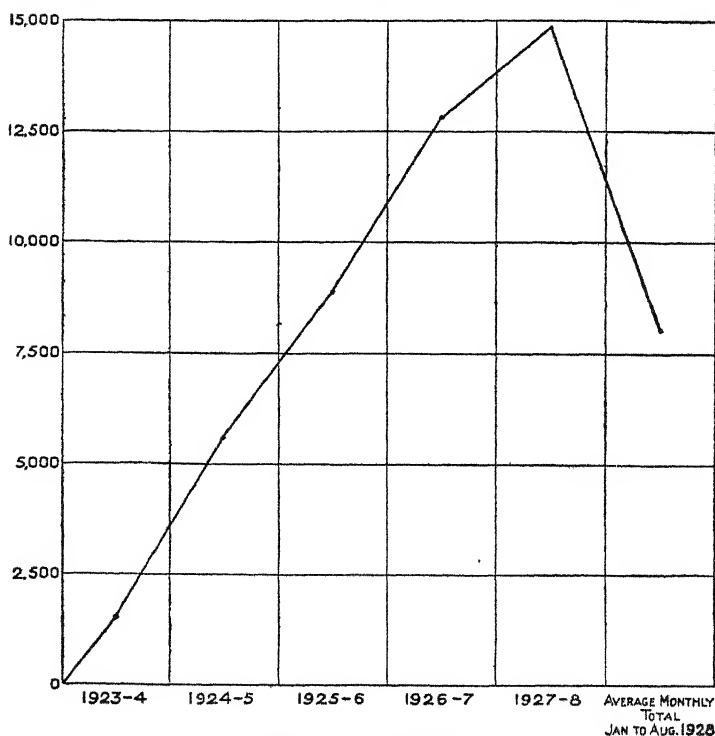


FIG. 5. TABLE XII.

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TABLE XIII.

HOUSES AVAILABLE EACH YEAR TO REPLACE SLUM HOUSES ON A BUILDING PROGRAMME OF 100,000 HOUSES ANNUALLY FOR GREAT BRITAIN.

Period	Number of Families at End of Period	Number of Houses Required Annually to House the Increasing Number of Families	Number Available Each Year to Replace Slum Houses, Assum- ing 100,000 Houses are Built.
	<i>Thousands.</i>	<i>Thousands.</i>	<i>Thousands.</i>
1901-11 . . .	8,983	—	—
1911-21 . . .	9,847	86.4	13.6
1921-31 . . .	10,449	60.2	39.8
1931-41 . . .	10,887	43.8	56.2
1941-51 . . .	11,114	22.7	77.3
1951-71 . . .	11,250	6.8	93.2
1971-91 . . .	11,212	-1.9	101.9
1991-2011 . . .	11,214	.1	99.9

TABLE XIV.

HOUSES AVAILABLE AT DIFFERENT DATES TO REPLACE SLUM HOUSES IN GREAT BRITAIN ON A BUILDING PROGRAMME OF 200,000 HOUSES A YEAR.

Decade.	I. Number Assumed to be Built	II. Number Required to Clear Off Arrears.	III. Number Required to Meet Increase of Population.	IV. Number Available to Replace Slum Houses.	V. Total Number of Post-war Houses Available at a Given Date to Replace Slum Houses.
	<i>Thousands</i>	<i>Thousands</i>	<i>Thousands.</i>	<i>Thousands.</i>	<i>Thousands.</i>
1921-31 . . .	1500	708	602	190	190
1931-41 . . .	2000	0	438	1562	1752
1941-51 . . .	2000	0	227	1773	3525
1951-61 . . .	1500	0	68	1432	4957
1961-71 . . .	1000	0	68	932	5889
1971-81 . . .	1000	0	-19	1019	6908
	9000	2092		—	6908

TABLE XV.

AVERAGE PRICES AND AREAS OF HOUSES INCLUDED IN CONTRACTS LET BY, OR IN DIRECT LABOUR SCHEMES OF, LOCAL AUTHORITIES DURING EACH MONTH.*

	Non-Parlour Houses.	Non-Parlour Houses
1926.	<i>Average Prices</i>	<i>Average Areas in Square Feet</i>
October .	£453	789
November .	422	766
December .	461	813
1927.		
January .	427	773
February .	422	794
March .	425	788
April .	421	783
May .	397	742
June .	425	785
July .	418	783
August .	420	786
September .	370	741
October .	395	764
November .	434	779
December .	401	786
1928.		
January .	389	785
February .	356	754
March .	365	766
April .	378	767
May .	372	764

* "Hansard" (H.C.), 12th July, 1928.

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TABLE XVI

TYPICAL WEEKLY RENTS ON PRESENT METHOD OF ASSESSMENT.

Nett Weekly Rent	Assessment (approx.).	Weekly Rates	Inclusive Weekly Rent.
<i>s. d.</i>	<i>£ s. d.</i>	<i>s. d.</i>	<i>s. d.</i>
4 0	8 0 0	2 0	6 0
6 0	11 10 0	3 0	9 0
8 0	15 10 0	4 0	12 0
10 0	19 10 0	5 0	15 0
12 0	23 10 0	6 0	18 0
14 0	27 10 0	7 0	21 0
16 0	31 0 0	8 0	24 0
18 0	35 0 0	9 0	27 0
20 0	39 0 0	10 0	30 0

TABLE XVII

WEEKLY RENTS ON PROPOSED NEW METHOD OF ASSESSMENT.

Nett Weekly Rent.	Assessment.	Weekly Rates	Inclusive Weekly Rent
<i>s. d.</i>	<i>£ s. d.</i>	<i>s. d.</i>	<i>s. d.</i>
4 0	8 0 0	2 0	6 0
6 0	8 0 0	2 0	8 0
8 0	8 0 0	2 0	10 0
10 0	8 0 0	2 0	12 0
12 0	12 10 0	3 6	15 6
14 0	19 10 0	5 0	19 0
16 0	25 10 0	6 6	22 6
18 0	31 0 0	8 0	26 0
20 0	39 0 0	10 0	30 0

The curve in Fig. 6 below shows graphically how the rates would be levied under the proposed new assessment as against the present assessment. The straight line AC shows the amount of the rates on any given nett weekly rent on the present assessment. Line ABC shows the new proposal, AB being the constant rate of 2s. on houses rented at from 4s. to 10s., BC showing how the rates would increase on the houses rented at from 10s. to 20s. The alternative schemes suggested in the text would fix the rates according to the line ABDC, or AEFC, the loss in the last case being represented by the shaded area.

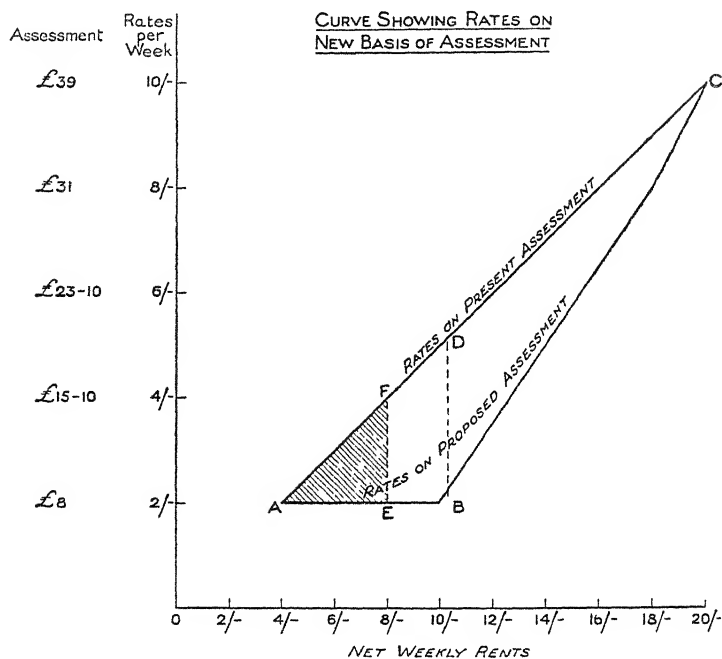


FIG 6. TABLE XVII.

TABLE XVIII.

(TAKEN FROM TABLE II. IN APPENDIX C.)

Type of House.	Subsidy Paid Spread Over 60 Years		Rates	Nett Rate Received by Local Authority.
	State.	Local Authority.		
A2	s. d. 2 6	s. d. 1 3 *	s. d. 3 8	s. d. 2 5
A3	2 6	1 3	4 7	3 4
B3	2 6	1 3	5 0	3 9
B4	2 6	1 3	6 10	5 7

* The present subsidy is £11 5s. per annum, or 4s. 6d. weekly for 40 years. This is equivalent to 3s. 9d. weekly for 60 years, the period over which the loan on the house is written off by the Sinking Fund.

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